

CITY OF WICHITA FALLS TEXAS

2015 – 2019 CONSOLIDATED PLAN

2015 – 2016 ANNUAL PLAN



Contact:
City of Wichita Falls, Texas
Neighborhood Resources
Division

1300 Seventh Street, Room 300
Wichita Falls, Texas 76301

Office: (940) 761-7465



Executive Summary

ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

The Consolidated Plan serves as a planning document meeting the federal government statutory requirements in 24 CFR 91.200-91.230, with revisions for preparing a Consolidated Plan and guiding the use of CDBG, HOME, HOPWA, and ESG funding based on applications to the U.S. Department of HUD. The major sections of the Consolidated Plan include a Housing Market Analysis, Housing and Homeless Needs Assessment, 5-year Strategic Plan, a 1-year Action Plan, and Consultation and Citizen Participation, with accompanying documentation relating to public comment. The Strategic Plan addresses specific needs that were identified in the data analysis, with specific goals and program targets for each category designated for funding. The Action Plan is a subset of the Strategic Plan, addressing funding options for the next fiscal year. The Consolidated Plan can be used by organizations in the community as a guide for identifying activities through which they can help the jurisdiction reach their housing and community development goals. The Consolidated Plan also serves as the baseline for measuring program effectiveness, as reported in the Consolidated Annual Performance and Evaluation Report (CAPER) required by HUD for each fiscal year's funding allocation. Incorporated into the Consolidated Plan are an analysis of the local housing market and a review of housing and homeless needs in Wichita Falls as a means of defining the current environment in which federal funding is being used. The Consolidated Plan provides a strategic plan for meeting priority needs that were identified through the community participation process. The analytical parts of the document draw from the 2005-2009 and the 2008-2012 American Community Surveys and 2005 CHAS data provided by HUD. Other data sources include the 2010 U.S. Census and other information gathered locally, including the Wichita Falls/Wise, Palo Pinto, Wichita, Archer Counties Continuum of Care and a survey of citizens that was used to assist in prioritizing needs. The survey was available on the City's website and was distributed at community meetings. Public housing information was provided by the Wichita Falls Housing Authority.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

This Consolidated Plan contains a range of goals, objectives, and outcomes formulated to address needs identified for homelessness, other special needs, affordable housing, non-housing community development, barriers to affordable housing, lead-based paint hazards, institutional structure, and coordination. These objectives include:

- Continue to Plan, Monitor and Administer Entitlement Grant Programs and insure compliance with Federal Regulations.
- Improve the condition of housing for low-income homeowners.
- Increase Development of units and affordability of housing for homeownership.
- Address community needs through community-based public service programs.
- Address community needs through improvements and expansion of Public Facilities and Public infrastructure.

These objectives are supported by a collection of associated strategies and performance goals. These strategies seek to work toward meeting the objectives stated, addressing the need for more affordable housing, housing rehabilitation, public facilities and infrastructure improvements, and public services. Specifics can be found in the Strategic Plan and Annual Action Plan.

3. Evaluation of past performance

Wichita Falls has a history of successful programs funded through the Community Development Block Grant and HOME Investment Partnership Program. Of particular importance to the health of the city have been programs that address the condition of the housing stock. The City has successfully funded housing rehabilitation activities targeting lower income and elderly households unable to properly maintain their homes. The City has worked actively with local homeless services providers to expand both the stock of units/beds available to homeless persons and services aimed at helping those persons find employment, housing, health care services, and educational opportunities. Details of past performance can be found in the City's Consolidated Annual Performance and Evaluation Report (CAPER).

4. Summary of citizen participation process and consultation process

Based on Community Participation Plan, outreach included public forums and focus group meetings, an on-line survey provided on the City of Wichita Falls Web Site and hard copy, and consultation with public and private agencies and organizations to capture public input as to the priority needs for the next five years. Participating persons, public and private agencies included the general public, neighborhood organizations, Wichita Falls Housing Authority, Continuum of Care, Board of Realtors, Chamber of Commerce, public and social service agencies, colleges and universities, elected and appointed officials.

Three Public Forums and Stakeholder Focus Group sessions were held on April 6th and 7th, 2015 at the Wichita Falls Public Library – 600 11th Street, Wichita Falls, TX 76301. Supplemental interviews were conducted with and information and input received from various City Departments and Divisions, Chamber of Commerce and Board of Realtors representatives, social and public service organization, community, professional and industry representatives to obtain information from those unable to attend the sessions. Participants in the sessions and supplemental interviews included Wichita Falls City staff and other government representatives; administrators from local colleges, universities, and school districts; non-profit organizations, home builders, housing and social service agencies representatives;

real estate and financial industry representatives; and the general public and other community representatives.

5. Summary of public comments

Some very general public comments were received at the City Council public hearing. The minutes of the meeting are included as an attachment. One commentor thanked the Council for funding their agency. Another commenter suggested that the survey be included on the City's website (it was) and that public facilities and public infrastructure should be two separate priorities.

6. Summary of comments or views not accepted and the reasons for not accepting them

All comments were accepted.

7. Summary

This plan provides a framework through which Wichita Falls manages its federal entitlement programs related to community development and homeless assistance. Data were provided through HUD's eCon software system, utilizing American Community Survey data and other sources, to construct the needs assessment and market analysis. The City worked with local service providers and other concerned citizens to develop the strategic plan and annual action plan, both designed to address needs within the city as identified through the public participation process and needs assessment.

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	WICHITA FALLS	Community Development Department
HOME Administrator	WICHITA FALLS	Community Development Department

Table 1 – Responsible Agencies

Narrative

The lead agency for the development of the Consolidated Plan is the Community Development Department, Neighborhood Resources Division, of the City of Wichita Falls. The City has contracted with the consulting firm of J-QUAD Planning Group. The City and J-QUAD consulted with a number of other agencies including the City's Community Housing Development Organization (CHDO) and the agencies involved in the local Continuum of Care to address homelessness.

Consolidated Plan Public Contact Information

City of Wichita Falls

Michael Uriniak

Community Development Department

Neighborhood Resources Division

1300 7th Street, Room 300

Wichita Falls, TX 76301

michael.uriniak@wichitafallstx.gov

940.761.7448

PR-10 Consultation - 91.100, 91.200(b), 91.215(l)

1. Introduction

Wichita Falls works with a wide variety of agencies, organizations, and service providers in an effort to bring various viewpoints to bear in the identification of local housing and service needs. Ongoing relationships focused on specific needs and targeted meetings designed to bring public input into the Consolidated Plan process are two of the ways that the City utilizes outside organizations in the consultation process. A few of those agencies are listed in the tables below, but others were invited and/or participated that were not found in the HUD database. These include members of various City commissions, Councilmembers, the NAACP, representative of neighborhood associations, WF Head Start, bankers, housing developers, WFISD, and MSU. Many other agencies were invited to participate in the discussions, but did not respond.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l)).

The City has ongoing relationships with several housing providers working on housing development activities. The CHDO system provides a forum for assisting these agencies grow and meet their own targeted clientele. The City also works to utilize Section 8 vouchers from the federal government to address the housing needs of the City's lowest income households. Through the Continuum of Care process, the City maintains relationships with mental health providers, homeless shelter and services providers, and other governmental agencies with specific responsibilities for homeless individuals and families. The City also participates in a variety of other coalitions that seek to address other issues that relate to housing and service needs.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

City staff works actively with the Wichita Falls/Wise, Palo Pinto, Wichita, and Archer Counties Continuum of Care, the local umbrella for the development of the Continuum of Care. Staff participate in regularly scheduled meetings and point-in-time surveys. In the past, the City has provided administrative support to supplement Continuum of Care initiatives and funding to the various agencies that make up the membership of the Continuum of Care.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

Staff from Wichita Falls participates in the development of the Continuum of Care, working with area service providers to include City resources, to the extent possible, in the provision of services to homeless individuals and families in Wichita Falls.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Wichita Falls Housing Authority
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Invited to participate in the Consolidated Plan community forums.
2	Agency/Group/Organization	Faith Refuge
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Invited to participate in the Consolidated Plan community forums.
3	Agency/Group/Organization	Youth Opportunities Center
	Agency/Group/Organization Type	Services-Children
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Invited to participate in the Consolidated Plan community forums.
4	Agency/Group/Organization	Cancer Connection
	Agency/Group/Organization Type	Services-Health
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Invited to participate in the Consolidated Plan community forums.
5	Agency/Group/Organization	Wichita Falls Association of Realtors
	Agency/Group/Organization Type	Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Invited to participate in the Consolidated Plan community forums.
6	Agency/Group/Organization	NORTH TEXAS AREA UNITED WAY
	Agency/Group/Organization Type	Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Invited to participate in the Consolidated Plan community forums.
7	Agency/Group/Organization	CHRISTMAS IN ACTION
	Agency/Group/Organization Type	Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Invited to participate in the Consolidated Plan community forums.
8	Agency/Group/Organization	North Central Texas Medical Foundation
	Agency/Group/Organization Type	Services-Health

	What section of the Plan was addressed by Consultation?	Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Invited to participate in the Consolidated Plan community forums.
9	Agency/Group/Organization	Child Care, Inc.
	Agency/Group/Organization Type	Services-Children
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Invited to participate in the Consolidated Plan community forums.
10	Agency/Group/Organization	FIRST STEP of Wichita Falls, INC.
	Agency/Group/Organization Type	Services-Victims of Domestic Violence
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Invited to participate in the Consolidated Plan community forums.
11	Agency/Group/Organization	HABITAT FOR HUMANITY OF WICHITA FALLS
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Invited to participate in the Consolidated Plan community forums.

12	Agency/Group/Organization	NORTEX Regional Planning Commission
	Agency/Group/Organization Type	Regional organization Planning organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Invited to participate in the Consolidated Plan community forums.
13	Agency/Group/Organization	NORTH TEXAS COMMUNITY HEALTH CARE CENTER
	Agency/Group/Organization Type	Services-Health
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Invited to participate in the Consolidated Plan community forums.
14	Agency/Group/Organization	The Kitchen
	Agency/Group/Organization Type	Services-Elderly Persons
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Invited to participate in the Consolidated Plan community forums.
15	Agency/Group/Organization	Faith Mission
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Invited to participate in the Consolidated Plan community forums.
16	Agency/Group/Organization	Phased In
	Agency/Group/Organization Type	Services - Housing Services-Children
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Invited to participate in the Consolidated Plan community forums.

Identify any Agency Types not consulted and provide rationale for not consulting

No specific organizations were intentionally not included in the public participation process.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Wichita Falls/Wise, Palo Pinto, Wichita, and Archer Counties CoC	The Strategic Plan provides a set of priorities for addressing homelessness, with are supported by the Continuum of Care and its participating agencies.

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I))

Wichita Falls works closely with other local communities active in the Continuum of Care process, State agencies, local non-profit organizations, and other departments of the City of Wichita Falls in the development of programs to address housing, homeless, and community development needs and other local issues covered by the Consolidated Plan.

Narrative (optional):

The development of the Consolidated Plan and the component Strategic Plan and Annual Action Plan require the help of the local non-profit community and other organizations. Specific priorities are identified and ranked through that participation utilizing focus group sessions, forums, and surveys. The City relies on its ongoing relationships to ensure that these opinions and observations are incorporated into the Plan.

PR-15 Citizen Participation

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

Based on Community Participation Plan, outreach included public forums and focus group meetings, an on-line survey provided on the City of Wichita Falls Web Site and hard copy, and consultation with public and private agencies and organizations to capture public input as to the priority needs for the next five years. Participating persons, public and private agencies included the general public, neighborhood organizations, Wichita Falls Housing Authority, Continuum of Care, Board of Realtors, Chamber of Commerce, public and social service agencies, colleges and universities, elected and appointed officials.

Three Public Forums and Stakeholder Focus Group sessions were held on April 6th and 7th, 2015 at the Wichita Falls Public Library – 600 11th Street, Wichita Falls, TX 76301. Supplemental interviews were conducted with and information and input received from various City Departments and Divisions, Chamber of Commerce and Board of Realtors representatives, social and public service organization, community, professional and industry representatives to obtain information from those unable to attend the sessions. Participants in the sessions and supplemental interviews included Wichita Falls City staff and other government representatives; administrators from local colleges, universities, and school districts; non-profit organizations, home builders, housing and social service agencies representatives; real estate and financial industry representatives; and the general public and other community representatives.

Attendees for the Focus Groups and Public Forums were gathered through invitations sent to select resident and community leaders, organizations, industry professionals and public officials and a public meeting notice published in the local newspaper. At each Focus Group and Public Forum, general issues related to the housing market, neighborhoods conditions, community development needs and concerns pertaining to barriers to affordable housing in Wichita Falls were discussed. The format also included discussions of the communities' priority needs for the next five years and their priorities for funding for the next program year.

Participants in the focus groups and public forums and the general public were given an opportunity to complete a Priority Needs Survey as part of the Consolidated Plan process. The survey was presented at each of the aforementioned sessions and also made available on the City's web site for completion and submission on line. A total of 28 survey responses were received.

The Wichita Falls City Council held a briefing and public hearing for the 2015 – 2019 Consolidated Plan and 2015 Annual Plan at Wichita Falls City Hall Chambers on July 21, 2015 and approved the final 2015 – 2019 Consolidated Plan and 2015 Annual Plan on August 4, 2015. The Consolidated Plan and Annual Plan was made available for a 30 day public comment period from July 6, 2015 to August 4, 2015.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Meeting	Non-targeted/broad community	Three Consolidated Plan Forums and Stakeholder Focus Group meetings were held in April, 2015. A wide variety of individuals and social service agencies were invited to participate in the events.	The focus group sessions identified a wide range of issues of concern to the attendees with regard to social and economic conditions, housing, public policy and awareness of fair housing, banking and mortgage lending issues, special needs housing, and public transportation.	All comments were accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Internet Outreach	Non-targeted/broad community	A total of 28 surveys were received from attendees to the forums and focus group meetings and through the online survey linked to the City's website. These responses provided City staff with direction in the prioritization of service needs for the allocation of CDBG funding.	No comments were included in the survey instrument. Questions were posed as ranking opportunities in the identification of local programmatic needs. City staff reviewed the results provided by the survey and developed a list of priorities to be included in the Consolidated Plan.	All comments were accepted.	

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The needs assessment looks at a variety of housing, homeless, community development, and non-homeless special needs through an examination of census and CHAS data, which was created by the U.S. Census Bureau and the U.S. Department of Housing and Urban Development. These data quantify housing problems, such as overcrowding and cost burden, and measure the magnitude of special needs populations, such as the elderly, frail elderly, and persons with HIV/AIDS. As shown in the following analysis, cost burden (paying more than 30 percent of household income on housing expenses) and extreme cost burden (paying more than 50 percent of household income on housing expenses) has a considerable impact on households in Wichita Falls, particularly lower income households. Measures of housing condition (lack of complete kitchen or plumbing facilities) don't provide a very reliable measure of condition, though it represents the best, easily accessible data on the topic. Other needs are represented through public housing wait lists and various census and state data sources.

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

The following data provide an analysis of housing problems in Wichita Falls, including lack of complete plumbing or kitchen facilities, overcrowding (1.01 to 1.5 persons per room), severe overcrowding (more than 1.5 persons per room), cost burden (paying more than 30% of household income on housing expenses), and severe cost burden (paying more than 50% of household income on housing expenses). By far, the most common housing need related to cost burden, hitting lower income households particularly hard, with 62 percent of renter households and 39 percent of owner households earning less than 30% of the area median income (AMI) paying more than 50% of their income on housing expenses. For rental households, severe cost burden is the most common housing problem with almost 39 percent of all renter households earning below 100% of the AMI paying more than 30% of their income on housing expenses. Cost burden is the most common for owner households where 37 percent of all owner households earning below 100% of the AMI paying more than 30% of their income on housing expenses, with severe cost burden at 13 percent paying more than 50% of their income on housing expenses. The next most pressing housing problem in Wichita Falls is overcrowding in rental housing, with just under four percent living in overcrowded units. When comparing overcrowded housing with cost burden, the needs observed are not nearly as pressing.

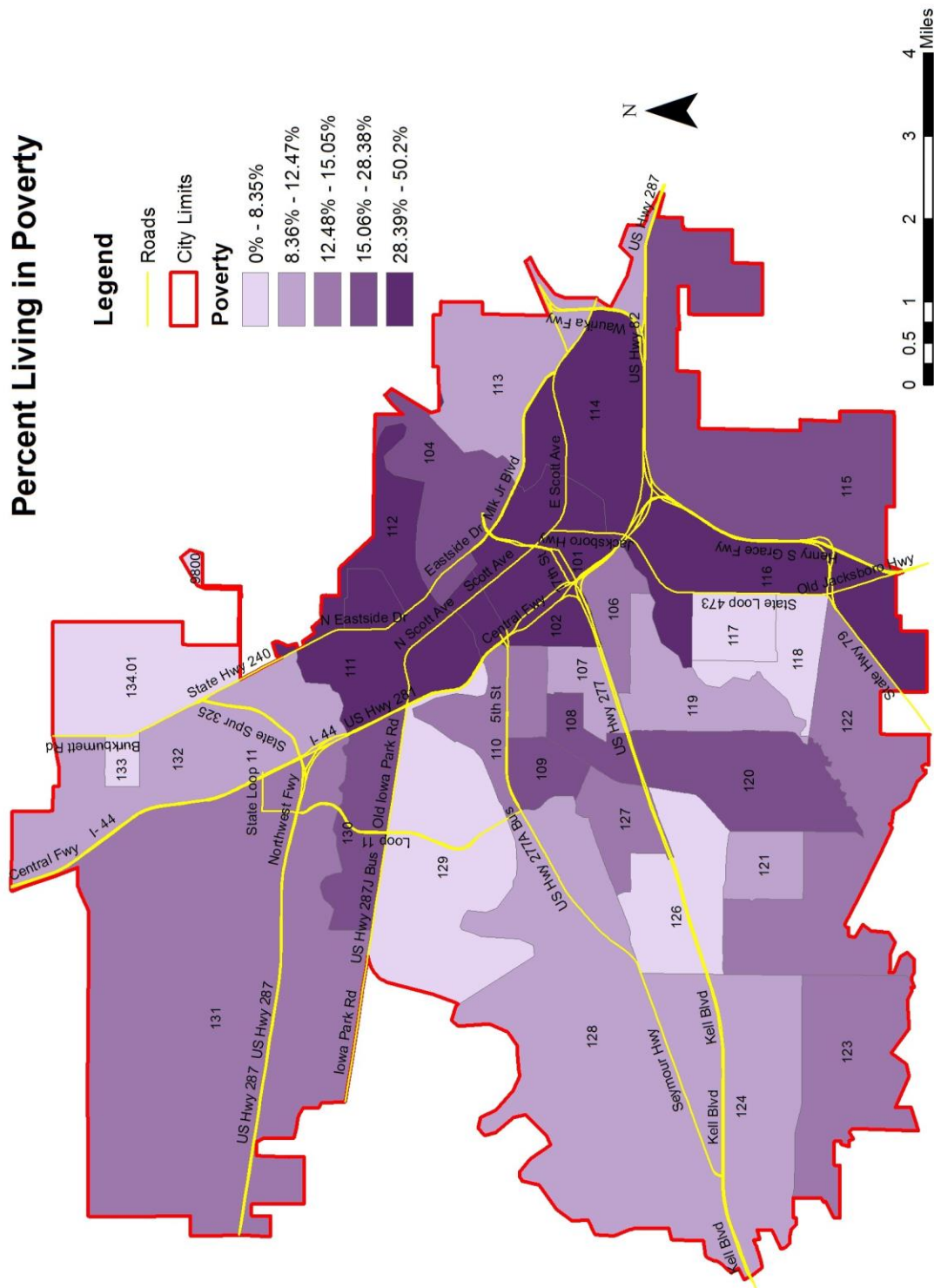
Demographics	Base Year: 2000	Most Recent Year: 2011	% Change
Population	104,197	103,973	-0%
Households	37,908	37,623	-1%
Median Income	\$32,554.00	\$42,559.00	31%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

[illegible]

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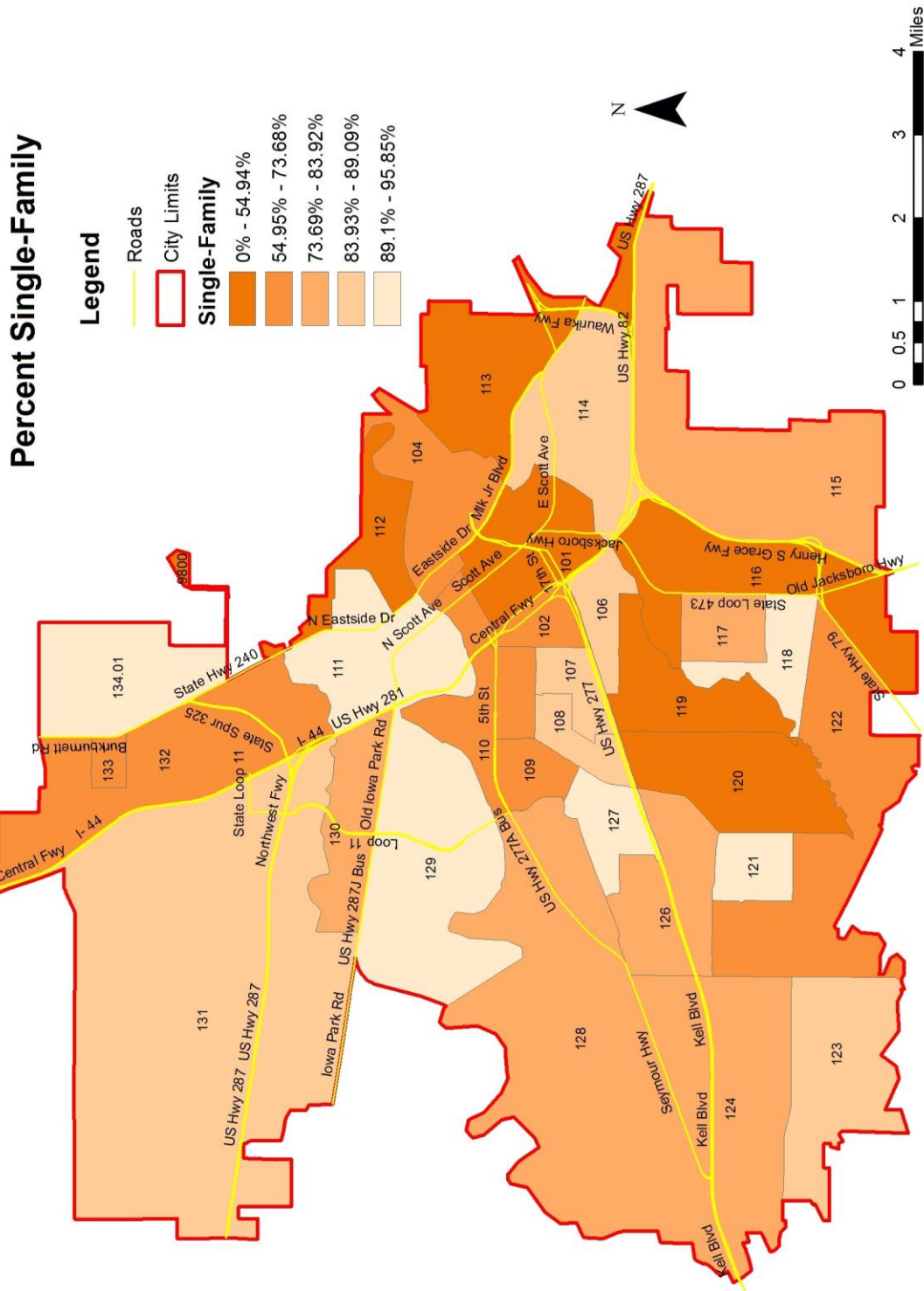
Percent Living in Poverty

Number of Households Table

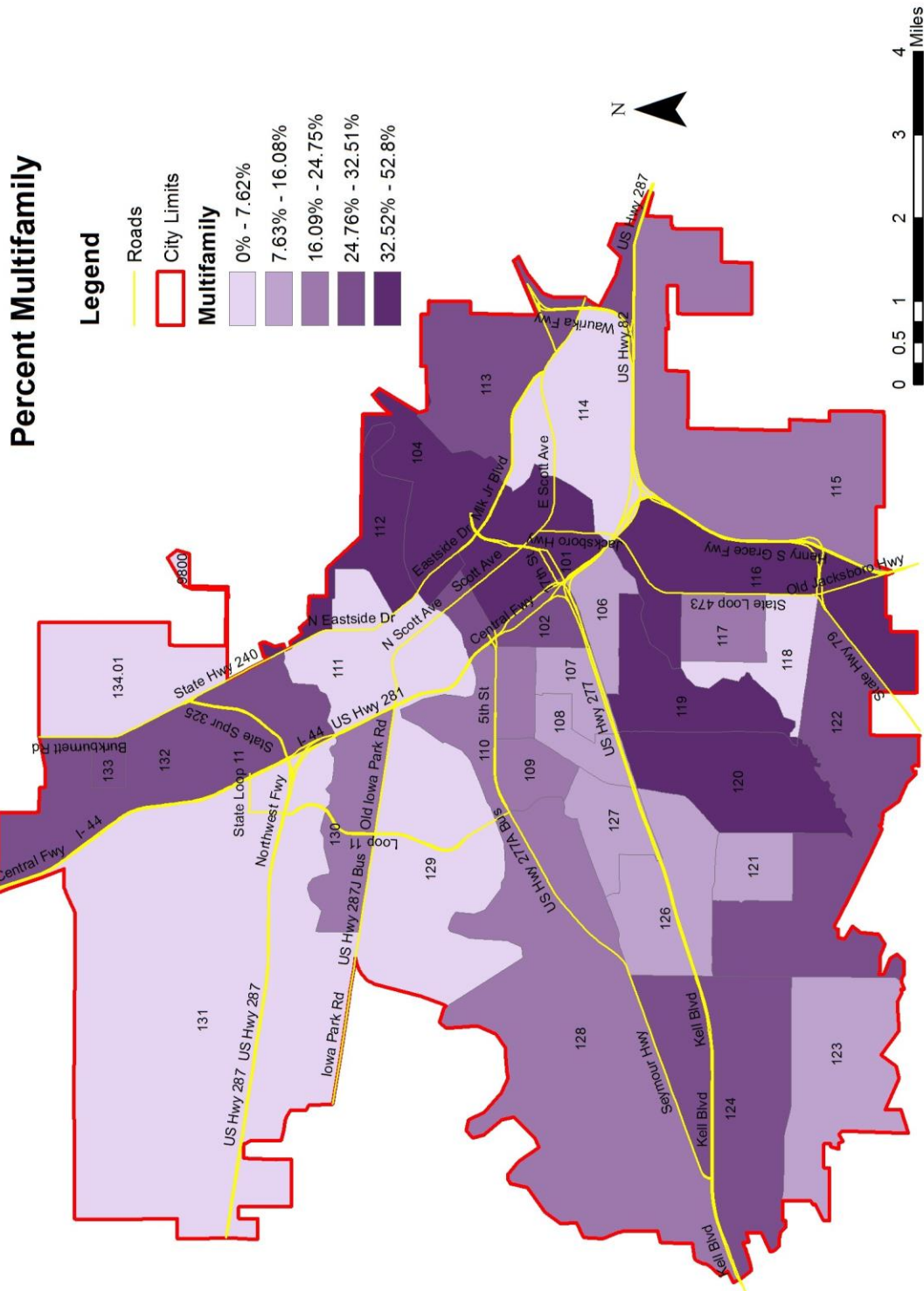
	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	4,230	4,185	6,875	3,985	18,350
Small Family Households *	1,245	1,140	2,400	1,865	9,885
Large Family Households *	110	385	640	355	1,340
Household contains at least one person 62-74 years of age	670	565	1,275	760	3,110
Household contains at least one person age 75 or older	405	840	1,100	375	1,675
Households with one or more children 6 years old or younger *	650	900	1,435	1,015	2,015
* the highest income category for these family types is >80% HAMFI					

Table 6 - Total Households Table

Data Source: 2007-2011 CHAS



Percent Single-Family



Percent Multifamily

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	90	20	60	0	170	45	45	50	0	140
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	0	20	30	0	50	0	35	20	30	85
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	30	25	200	65	320	4	100	40	25	169
Housing cost burden greater than 50% of income (and none of the above problems)	1,995	725	220	35	2,975	395	365	360	55	1,175
Housing cost burden greater than 30% of income (and none of the above problems)	525	1,095	1,120	210	2,950	235	590	1,130	495	2,450

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
Zero/negative Income (and none of the above problems)	60	0	0	0	60	160	0	0	0	160

Table 7 – Housing Problems Table

Data 2007-2011 CHAS
Source:

Percent Owner-Occupied

Legend

- Roads
- City Limits
- Owner-Occupied**
 - 0% - 41.99%
 - 42% - 50.55%
 - 50.56% - 65.38%
 - 65.39% - 70.75%
 - 70.76% - 84.57%

Map labels include: Central Fwy, I-44, State Spur 325, State Loop 11, Northwest Fwy, State Hwy 240, State Hwy 287, US Hwy 287, Iowa Park Rd, Loop 11, US Hwy 287J Bus, Old Iowa Park Rd, N Eastside Dr, N Scott Ave, Eastside Dr, Milk Jr Blvd, Central Fwy, 5th St, US Hwy 271, US Hwy 271A Bus, Kell Blvd, Kell Blvd, State Hwy 79, State Loop 473, Henry S Grace Fwy, Jacksonboro Hwy, E Scott Ave, Waukegan Fwy, US Hwy 82, US Hwy 287.

Scale: 0 0.5 1 2 3 4 Miles

Consolidated Plan

WICHITA FALLS

or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0- 30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	2,120	795	510	95	3,520	445	545	470	115	1,575
Having none of four housing problems	1,050	1,545	2,605	1,560	6,760	400	1,295	3,285	2,215	7,195
Household has negative income, but none of the other housing problems	60	0	0	0	60	160	0	0	0	160

Table 8 – Housing Problems 2

Data 2007-2011 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30- 50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	780	500	535	1,815	155	275	720	1,150
Large Related	70	175	65	310	20	45	180	245
Elderly	370	355	290	1,015	305	430	395	1,130
Other	1,390	850	515	2,755	175	220	210	605
Total need by income	2,610	1,880	1,405	5,895	655	970	1,505	3,130

Table 9 – Cost Burden > 30%

Data 2007-2011 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	640	180	25	845	100	70	155	325
Large Related	55	70	0	125	20	30	0	50
Elderly	255	230	160	645	140	125	100	365
Other	1,120	265	50	1,435	160	140	105	405
Total need by income	2,070	745	235	3,050	420	365	360	1,145

Table 10 – Cost Burden > 50%

Data Source: 2007-2011 CHAS

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	30	35	180	65	310	4	105	20	25	154
Multiple, unrelated family households	0	15	10	0	25	0	40	40	30	110
Other, non-family households	0	0	40	0	40	0	0	0	0	0
Total need by income	30	50	230	65	375	4	145	60	55	264

Table 11 – Crowding Information – 1/2

Data Source: 2007-2011 CHAS

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

Table 12 – Crowding Information – 2/2

Data Source:
Comments:

Describe the number and type of single person households in need of housing assistance.

According to the 2009-2013 American Community Survey, there were 11,547 single person households in Wichita Falls (30.6% of all Wichita Falls households) over 32 percent of which were elderly (age 65+). Forty-two percent of single person households were homeowners, with 58 percent renters. Twenty-eight percent of single person renter households lived in single-family housing units, compared to 97 percent of owner households. The median household income of single person households was \$23,450, approximately 53 percent of the median income for all households in Wichita Falls. As shown in Table 4 above, almost 47 percent of severe cost burden was found in the "Other" renter households, along with 35 percent of owner households. Most of the "Other" category will be made up of single person households.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

Data from the 2009-2013 American Community Survey show that 13.4 percent of the population of Wichita Falls reports some form of disability. Disabilities reported increase with age. Those below the age of 5 are reported to include 0.3 percent with disabilities. In the 5 to 17 year age group, 6.6 percent are reported to have disabilities. In the 18 to 64 year age group, 11.0 percent report disabilities, with 6.0 percent reporting ambulatory difficulties, 2.1 percent with self-care difficulties, and 4.1 percent with independent living difficulties. The 65 year and older age group reported 42.3 percent with disabilities, including; 29.9 percent with ambulatory difficulties, 11.4 percent with self-care difficulties, and 18.2 percent with independent living difficulties. The ACS data also show that 3.2 percent of the population of Wichita Falls reports a disability and living in poverty.

Domestic violence information was not readily available. Resources currently available include First Step, Inc. which provides shelter and services for victims of domestic violence and Patsy's House which provides services for children who are victims of sexual assault.

What are the most common housing problems?

By far, the most common housing problem in Wichita Falls is cost burden. According to the CHAS data in the tables above, over 74 percent of households in the 0-30% AMI income category (including renters and owners) had a cost burden of over 30%, with over 56 percent having a cost burden of over 50%. A 30% cost burden means that a household is spending more than 30% of their gross income on housing expenses, including utilities. Over 66 percent of households in the 30-50% AMI income category had a 30% cost burden, with 26 percent having a 50% cost burden. The numbers fall off somewhat for the next highest income category where 41 percent of households in the 50-80% AMI category had a 30% cost burden, with only eight percent having a 50% cost burden. Looking at cost burden and severe cost burden by tenure, 62 percent of renter households and 39 percent of owner households earning less than 30% of the area median income (AMI) were paying more than 50% of their income on housing expenses. For rental households, severe cost burden is the most common housing problem with 29

percent of all renter households earning below 100% of the AMI paying more than 50% of their income on housing expenses. Cost burden is the most common for owner households where 27 percent of all owner households earning below 100% of the AMI paying more than 30% of their income on housing expenses, with severe cost burden not far behind with 13 percent paying more than 50% of their income on housing expenses. By comparison, the numbers for overcrowding and incomplete kitchen or plumbing facilities were low, with three percent of the lowest income category of renters living in overcrowded conditions and two percent living without complete kitchen or plumbing facilities.

Are any populations/household types more affected than others by these problems?

Cost burden and extreme cost burden affect all household types in the lower income categories. In simple numerical terms, it would appear that "Other" households bear much of the brunt of severe cost burden among renters, with over 47 percent of the total number of renter households and 35 percent of the total number of owner households experiencing severe cost burden. For ownership households, "Elderly" households made up 32 percent of the total experiencing severe cost burden. "Large related" households comprised the smallest portion of those experiencing severe cost burden for all but one income category, presumably because they are the smallest of the household types.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

Low-income individuals and families who are currently housed but are at risk of either residing in shelters or becoming unsheltered are living paycheck to paycheck, just making ends meet. They are often one paycheck away from being homeless in the event of a sudden loss of employment or medical emergency which redirects financial resources. These households span all types, including individuals living alone, small families, large families, and the elderly. Some households have relatives or friends with whom they can double-up, thus avoiding homelessness, at least in technical terms, but these accommodations are not long-term solutions to their needs. These households, particularly extremely low-income households, need a wide variety of assistance to help them meet those emergency needs that occasionally crop up in everyone's lives. This assistance could include job training to help them transition into better paying professions, mortgage/rental assistance, medical clinics that provide low or no cost care, rent subsidies, and other services that help absorb the costs that might redirect funds dedicated to housing. Formerly homeless families and individuals also need these services to reduce the prospect of returning to homelessness. Transitional housing units, permanent supportive housing, and rent subsidies help meet the housing expenses of households returning from homelessness, while job training programs help with job prospects. Other social services are needed on occasion as circumstances demand.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

The point-in-time count provides the estimates of the various categories of homeless individuals and families. These include chronic homeless, veterans, families with children, families without children, individuals, and unaccompanied children.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

Severe cost burden is linked with housing instability and an increased risk of homelessness. When a household is paying too large a portion of their income on housing expenses, sudden and unexpected financial demands can tip the scales, forcing them from their homes. These demands might include illnesses requiring hospital stays or time away from their job, automotive problems requiring repairs or loss of work due to lack of transportation, and legal problems that might require payments to lawyers or time away from their job. Lower income households are particularly susceptible to these financial impacts because they are less likely to have savings that can cover these expenses and buffer the effects of monetary demands in covering unexpected events.

Discussion

Cost burden and extreme cost burden are the most common housing problem across all lower income households in Wichita Falls, both renter and owner. The lower the income of the household, the more extreme the cost burden. Overcrowding is also a common problem in many lower income households, though the numbers are much lower than those of cost burden.

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

The 2007-2011 CHAS data, constructed from data collected by the US Census Bureau for HUD, show housing problems by income and race/ethnicity. The housing problems include incomplete kitchen or plumbing facilities, cost burden greater than 30 percent, and overcrowding (more than 1 person per room). The tables below show the distribution of one or more problems by race/ethnicity for each of four lower income groups, 0 to 30 percent of the area median income, 30 to 50 percent of the area median income, 50 to 80 percent of the area median income, and 80 to 100 percent of the area median income. The discussion following the tables will identify disproportionately greater need within each income group for particular racial or ethnic group. The next section will look at severe housing problems (severe overcrowding and extreme cost burden).

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,325	690	220
White	1,740	410	180
Black / African American	795	140	20
Asian	100	0	0
American Indian, Alaska Native	80	0	0
Pacific Islander	0	0	0
Hispanic	525	140	10

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,025	1,155	0
White	1,925	730	0
Black / African American	420	170	0
Asian	10	10	0
American Indian, Alaska Native	30	20	0
Pacific Islander	0	0	0
Hispanic	620	180	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,235	3,640	0
White	2,085	2,375	0
Black / African American	390	440	0
Asian	50	135	0
American Indian, Alaska Native	4	25	0
Pacific Islander	0	0	0
Hispanic	690	650	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	915	3,070	0
White	670	2,025	0
Black / African American	70	365	0
Asian	20	45	0
American Indian, Alaska Native	10	30	0
Pacific Islander	0	0	0
Hispanic	125	605	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Discussion

Disproportionately greater need was shown for the relatively small Asian and American Indian/Alaska Native populations in the 0-30% AMI income category. The small size of these racial populations indicates that the problem is not pervasive.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

The 2007-2011 CHAS data constructed from data collected by the US Census Bureau for HUD show housing problems by income and race/ethnicity. The severe housing problems include incomplete kitchen or plumbing facilities, cost burden over 50 percent, and severe overcrowding (more than 1.5 persons per room). The tables below show the distribution of severe housing problems by race/ethnicity for each of four lower income groups, 0 to 30 percent of the area median income, 30 to 50 percent of the area median income, 50 to 80 percent of the area median income, and 80 to 100 percent of the area median income. The discussion following the tables will identify disproportionately greater need within each income group for particular racial or ethnic group.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,565	1,450	220
White	1,355	795	180
Black / African American	615	320	20
Asian	50	50	0
American Indian, Alaska Native	80	0	0
Pacific Islander	0	0	0
Hispanic	390	275	10

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,340	2,845	0
White	800	1,855	0
Black / African American	185	405	0
Asian	10	10	0
American Indian, Alaska Native	30	20	0
Pacific Islander	0	0	0
Hispanic	305	495	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	980	5,890	0
White	660	3,800	0
Black / African American	70	760	0
Asian	20	165	0
American Indian, Alaska Native	4	25	0
Pacific Islander	0	0	0
Hispanic	225	1,120	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	210	3,775	0
White	120	2,575	0
Black / African American	10	425	0
Asian	20	45	0
American Indian, Alaska Native	0	40	0
Pacific Islander	0	0	0
Hispanic	60	670	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

Disproportionately greater need is seen in the 30-50% income category for the Asian and American Indian/Alaska Native populations. In the 80-100% income category, the Asian population also shows greater need. Again, the size of these populations is quite small.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

The 2007-2011 CHAS data were used to compare housing cost burden across racial/ethnic groups. Cost burden (30 to 50% of household income going to housing expenses), extreme cost burden (more than 50% of household income going to housing expenses), and no cost burden (less than 30% of household income going to housing expenses) were compared by racial/ethnic group to the city as a whole.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	9,235	5,535	4,280	225
White	19,810	4,265	2,660	180
Black / African American	2,345	980	855	30
Asian	575	155	70	0
American Indian, Alaska Native	300	10	100	0
Pacific Islander	0	0	0	0
Hispanic	3,205	1,100	610	10

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2007-2011 CHAS

Discussion:

No disparities noted.

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

Disparities were noted for very small Asian and American Indian/Alaska Native populations in a limited number of income categories. The small size of these populations indicates that no pervasive problem exists.

If they have needs not identified above, what are those needs?

None identified.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

No disparities of significance identified.

NA-35 Public Housing – 91.205(b)

Introduction

The Wichita Falls Housing Authority operates 624 public housing units in four developments and the City of Wichita Falls Housing Division manages 797 vouchers (not included in the table below). The average annual income of their public housing residents about \$12,000. The average length of stay for public housing residents is four years. The residents include 102 elderly persons in public housing and 155 families with persons with disabilities in public housing. The largest racial/ethnic groups among residents are African-American, with 329 in public housing, and White, with 265. Hispanics account for 120 households in public housing.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	600	0	0	0	0	0	0

Table 22 - Public Housing by Program Type

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	12,040	0	0	0	0	0
Average length of stay	0	0	4	0	0	0	0	0
Average Household size	0	0	2	0	0	0	0	0
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	102	0	0	0	0	0
# of Disabled Families	0	0	155	0	0	0	0	0
# of Families requesting accessibility features	0	0	600	0	0	0	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	265	0	0	0	0	0	0
Black/African American	0	0	329	0	0	0	0	0	0
Asian	0	0	1	0	0	0	0	0	0
American Indian/Alaska Native	0	0	4	0	0	0	0	0	0
Pacific Islander	0	0	1	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	120	0	0	0	0	0	0
Not Hispanic	0	0	480	0	0	0	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

As with families with disabilities in privately owned housing, residents need housing units that provide easy access to the unit and all rooms within the unit, are free of obstacles that would prevent access to bath and kitchen facilities, and are designed in a way that allows those with disabilities access to cooking and food preparation surfaces. All public housing development operated by the Wichita Falls Housing Authority provide accessible units within the complexes and the authority is willing to make reasonable accommodations when requested.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

The public housing wait list includes 91 households. Of those 91, eight are seeking a one-bedroom unit, 64 need a two-bedroom unit, 17 want a three-bedroom unit, and two want a four-bedroom unit. There are also 370 applicants on the Section 8 wait list. About 100 applicants from the Section 8 wait list are contacted each month and about one third meet screening eligibility requirements. Wait list household needs include transportation, child care, credit counseling, and units suitable for families with children under the age of 6 (lead-paint free).

How do these needs compare to the housing needs of the population at large

The housing needs of the public housing wait list closely reflect the distribution of units by number of bedrooms for the rental population at large in Wichita Falls. Unit needs are primarily two-bedroom units, with a much smaller portion being three-bedroom units or larger.

Discussion

The wait list was about 14 percent of the total public housing units being operated by the PHA, while the Section 8 wait list was more than 46 percent of the number of vouchers managed by the Housing Division. As most of both wait lists were most likely families with extremely low incomes, the private housing market holds little hope of their finding suitable housing without assistance. This points to the need for additional housing options for potential residents.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

The following table provides an estimate of homeless individuals and families within several categories. These numbers are taken from the previous 2014 Point-in-time count. To date, the Wichita Falls/Wise, Palo Pinto, Wichita, and Archer Counties CoC has not provided a separate count of homeless individuals or families in rural areas. Estimates for the number of homeless persons each year, becoming homeless each year, number exiting homeless each year, and duration of homelessness have not been developed, as yet.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	5	74	0	0	0	0
Persons in Households with Only Children	0	25	0	0	0	0
Persons in Households with Only Adults	17	160	0	0	0	0
Chronically Homeless Individuals	10	53	0	0	0	0
Chronically Homeless Families	0	12	0	0	0	0
Veterans	0	4	0	0	0	0
Unaccompanied Child	0	0	0	0	0	0
Persons with HIV	0	2	0	0	0	0

Table 26 - Homeless Needs Assessment

Data Source Comments: Wichita Falls/Wise, Palo Alto, Wichita, and Archer Counties CoC Point-in-Time Count, 1/30/2014

Indicate if the homeless population is: Has No Rural Homeless

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

To be discussed in consultation with homeless service providers.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	0	0
Black or African American	0	0
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	0	0
Not Hispanic	0	0

Data Source

Comments:

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

The Wichita Falls/Wise, Palo Pinto, Wichita, and Archer Counties CoC 2014 Point-in-time Count indicated a total of 36 households with children living in homelessness, with a total of 79 persons in those households. One family household, with five persons, was unsheltered. The data show 12 persons in chronic homeless families. The data indicated a total of four homeless veterans, but the survey did not report on the families of veterans.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

No data are available to report the nature and extent of homelessness by racial and ethnic group.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

The regional 2014 Point-in-time Count showed a total of 22 unsheltered individuals, compared to 231 sheltered in emergency shelters and an additional 28 individuals in transitional housing. The vast majority, 177 of 281 individuals, were in households without children and 40 households without children had more than one individual (couples). A total of 63 individuals were reported as being chronically homeless, with 10 of those being unsheltered. Over 60 were reported as being substance abusers, five of whom were unsheltered. Almost 50 were reported as being severely mentally ill, with five of those being unsheltered. Four were reported as being victims of domestic violence, none of whom were unsheltered.

Discussion:

While the data available on homelessness for the Wichita Falls/Wise, Palo Pinto, Wichita, and Archer Counties CoC is limited, it appears that a small portion of homeless individuals are unsheltered in 2014 (22 of 281 individuals). One hundred and seventy-seven individuals were in households without children. Sixty-three were chronically homeless, 47 were suffering from severe mental illness, 65 were substance abusers, four were veterans, two were persons with HIV/AIDS, and four were victims of domestic violence. Data were not available for the race of the homeless population.

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

Non-homeless special needs populations include the elderly, frail elderly, persons with physical and developmental disabilities, substance abusers, persons with mental illness, and persons living with HIV/AIDS. These families and individuals are living either with families, in group facilities, or independently. They have a wide variety of needs, many of which are being met without public assistance. In some cases, where parents are caring for disabled children, the future of their independence is at risk.

Describe the characteristics of special needs populations in your community:

These populations have a broad spectrum of characteristics, similar to the population at large, but a distinguishing factor for them is an increased risk of homelessness due to the fragile nature of their existence, some relying heavily on others for their care, others living on fixed incomes and vulnerable to hardships caused by sudden demands on their resources. Alcohol and drug abuse are defined as excessive and impairing use of alcohol or other drugs. The National Institute of Alcohol and Abuse and Alcoholism estimated the number of adult men with a drinking problem at 15 percent of the total population and that of adult women at 6 percent. These percentages, when applied to Wichita Falls, would yield a total population of alcohol abuser at 11,169 persons, using 2013 American Community Survey (ACS) population figures. Elderly are those individuals aged 62 or older. The elderly population continues to show a strong growth pattern as a population group. The elderly live a distinctive lifestyle requiring numerous supportive services. Between 2000 and 2010, the population aged 62 years and over grew from 14.3 percent of the population to 15.2 percent. The 2013 ACS put the population of Wichita Falls' population of 62 and over at 15,869. Persons with physical or developmental disabilities often require special facilities and care. Persons with developmental disabilities sometimes lack the capacity to care for themselves and rely on a caretaker to see to their daily needs. More often than not the caretaker is a parent. If the child outlives the parent who has provide their care all their lives, other arrangements must be made to see to their continued care. This group can include all ages, races, and ethnicities.

What are the housing and supportive service needs of these populations and how are these needs determined?

Housing and supportive service needs of these populations include:

- Group housing,
- Physical rehabilitation and medical care,

- New job training skills,
- Unemployment and the resulting loss of income/ insurance coverage due to inability to perform job functions,
- Extensive medical care and treatment,
- Rehabilitation programs,
- Counseling/ support groups to deal with the problem,
- Addressing unemployment and the resulting loss of income/ insurance coverage due to inability to perform job functions,
- Medical care/prescription medications, straining their already limited income,
- Special transportation needs due to medical and physical condition,
- Mobility assistance in normal daily activities,
- Assistance in meal preparation, housekeeping and shopping, and
- Physical rehabilitative care due to injury/falls.

These needs were compiled through consultation with service providers.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

According to the Texas HIV Surveillance Quarterly Report, there were seven newly diagnosed cases of HIV disease in Wichita County in 2013, along with six new cases in 2012, and two in 2011. There were seven new AIDS diagnoses in 2013, with three cases diagnosed in 2012 and three in 2011. As of December 31, 2013, there were a total of 104 persons in Wichita County living with HIV.

Discussion:

Non-homeless special needs populations encompass a wide variety of persons and households and cannot be easily categorized except in very general terms. Many are coping well with their situations with the need for public assistance. Some find needs that can only be met with help from outside their family. Some are on the verge of homelessness themselves and struggle from day to day. Some live

independently, while others depend of family or caregivers to help them on a daily basis. Needs for these populations are as varied as the populations are themselves and depend on individual situations.

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

Public facility needs include the replacement of the security system at the First Step, Inc. domestic violence shelter and replacement of an awning at the Early Head Start facility.

How were these needs determined?

The City conducted a survey of residents and service providers asking their input into the ranking process for the variety of uses of CDBG funds. The survey was available online and as hard copy at fair housing focus group sessions and Consolidated Plan forums. While the survey was not a statistically reliable instrument for prioritizing, it was a useful tool to include community concerns and preferences into consideration. Staff took the results of the survey and the comments received in the focus group sessions and forums and completed the ranking process.

Describe the jurisdiction's need for Public Improvements:

Public improvements needs include demolition of hazardous structures, park improvements at Bridwell and Lynnwood East parks, handicap ramp installations, and waterline replacements in select locations.

How were these needs determined?

The City conducted a survey of residents and service providers asking their input into the ranking process for the variety of uses of CDBG funds. The survey was available online and as hard copy at fair housing focus group sessions and Consolidated Plan forums. While the survey was not a statistically reliable instrument for prioritizing, it was a useful tool to include community concerns and preferences into consideration. Staff took the results of the survey and the comments received in the focus group sessions and forums and completed the ranking process.

Describe the jurisdiction's need for Public Services:

Public service needs child care services and senior services, including meals on wheels.

How were these needs determined?

The City conducted a survey of residents and service providers asking their input into the ranking process for the variety of uses of CDBG funds. The survey was available online and as hard copy at fair housing focus group sessions and Consolidated Plan forums. While the survey was not a statistically

reliable instrument for prioritizing, it was a useful tool to include community concerns and preferences into consideration. Staff took the results of the survey and the comments received in the focus group sessions and forums and completed the ranking process.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The local housing market affects the availability and affordability of housing. In Wichita Falls, the housing market has slowly rebounded from the foreclosure crisis of the last decade. With that recovery, housing prices have increased, but are still affordable with the historically low mortgage interest rates found in the current market. The following analysis looks at a variety of data from the American Community Survey, the census, the Wichita Falls Housing Authority, and homeless service providers to provide a picture of the local market.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

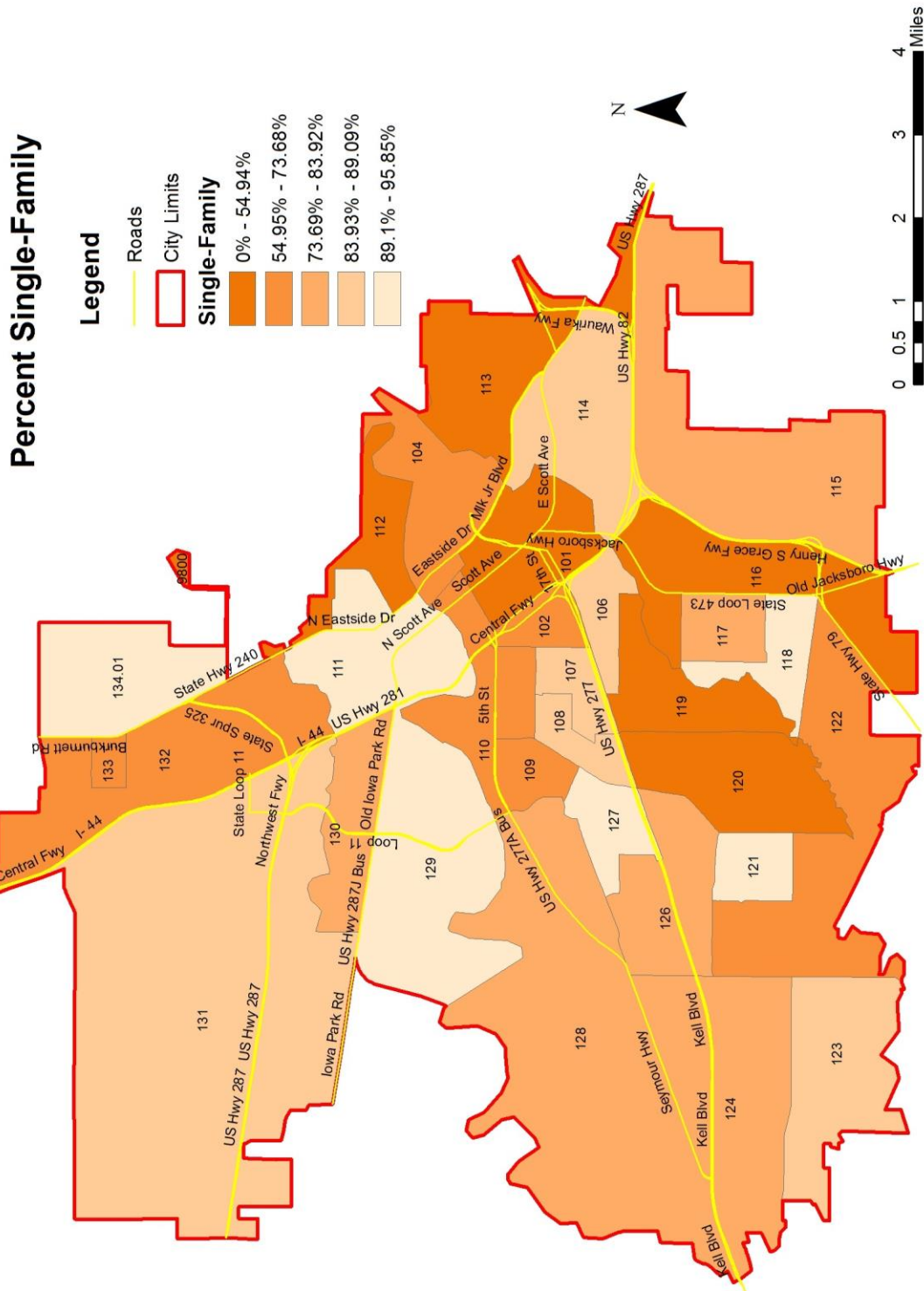
The housing stock in Wichita Falls is weighted heavily toward single-family housing, with 70 percent of households residing in single-family detached structures, while 24 percent reside in structures with two or more units. Approximately 53 percent of households are home owners, with 78 percent of owner households living in housing units with three or more bedrooms. With over 10,300 multifamily units serving over 14,700 renter households, the data suggest that over 4,300 renter households reside in single-family structures, either attached or detached. The use of single-family structures for rental housing does address some of the need for larger housing units for renter households, but the vast disparity of larger units between renter (29%) and owner (78%) households suggests the need for new housing development aimed specifically toward larger renter households requiring three or more bedrooms.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	30,518	70%
1-unit, attached structure	1,163	3%
2-4 units	3,877	9%
5-19 units	3,810	9%
20 or more units	2,678	6%
Mobile Home, boat, RV, van, etc	1,436	3%
Total	43,482	100%

Table 27 – Residential Properties by Unit Number

Data Source: 2007-2011 ACS



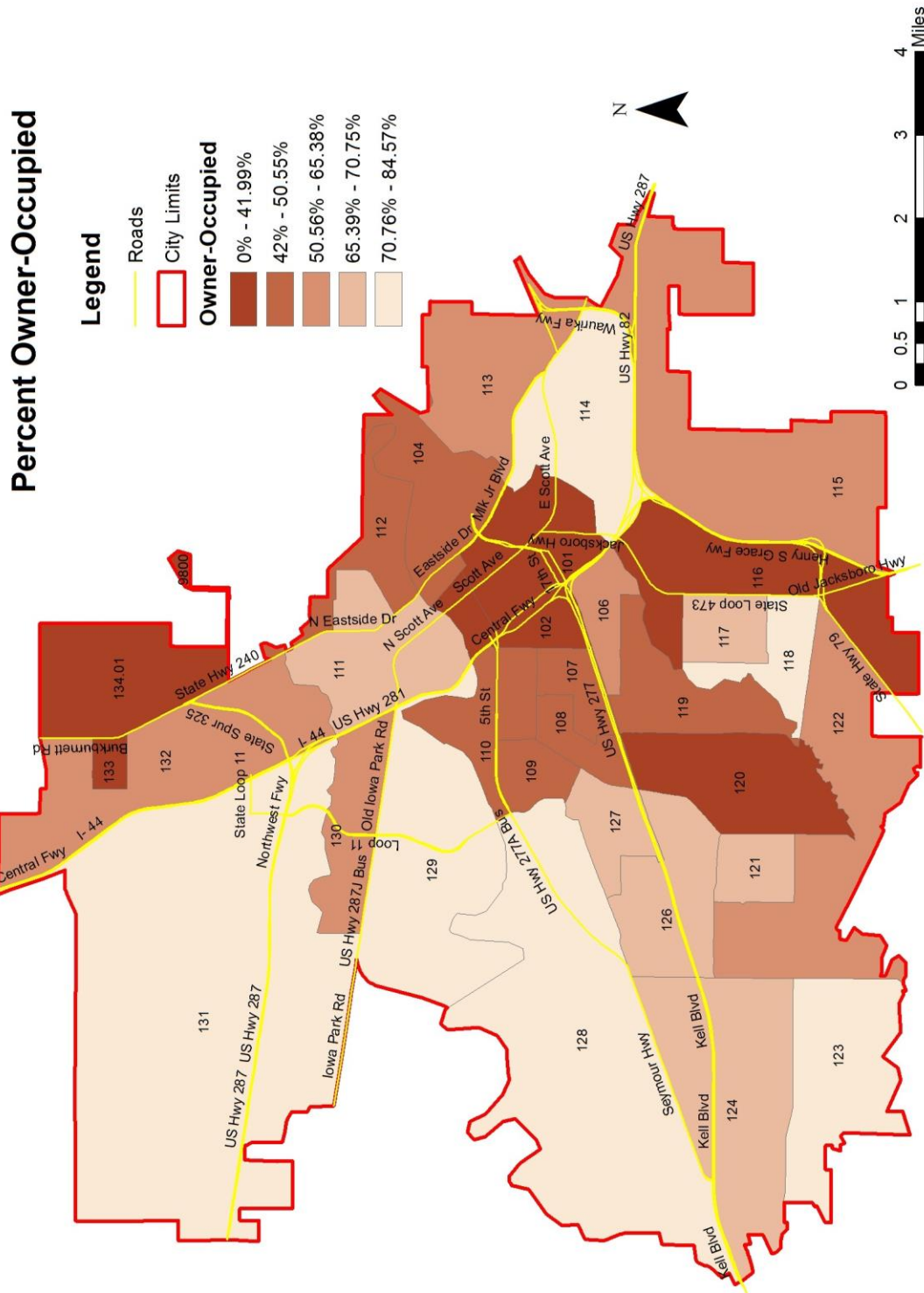
Percent Single-Family

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	18	0%	524	4%
1 bedroom	466	2%	4,153	28%
2 bedrooms	4,493	20%	5,730	39%
3 or more bedrooms	17,918	78%	4,321	29%
Total	22,895	100%	14,728	100%

Table 28 – Unit Size by Tenure

Data Source: 2007-2011 ACS



Percent Owner-Occupied

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

Data available online indicate that there are a total of 1,569 federally subsidized housing units in 17 properties serving lower income households in Wichita Falls. These include seven Section 8 projects with 652 units, four Low Income Housing Tax Credit projects with 454 units, one Section 202 properties with 150 units, and five public housing properties with 313 units. There are a total of 1,115 units with project-based subsidies.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

The HUD multifamily housing database indicates that there are 1,186 subsidized housing units in Wichita Falls. Of that total, 96 units are in a community with a loan maturity date of 2028, 100 units in a community with a loan maturity date of 2053, with the remaining units in communities with maturity dates in between those two. This suggests that there is little risk of loss of affordable housing units from the inventory in the near future.

Does the availability of housing units meet the needs of the population?

Seventy-three percent of all households in Wichita Falls reside in single-family homes. While this is often considered the ideal in terms of raising a family, the growing senior population may require a reconsideration of what is ideal with respect to housing type. In the coming years, the growing senior population may put more market pressure on smaller apartment units, particularly efficiencies and one-bedroom units, as they look to downsize from the single-family home in which they raised their families. Future development of units designed with retirees in mind and active senior apartment communities may take on a larger presence in the housing market.

Describe the need for specific types of housing:

As shown in the Units by Tenure data, the vast majority of owner households reside in homes with three or more bedrooms (78%). By comparison, only 29 percent of renter households reside in units with three or more bedrooms. While many renter households contain single or couple households with no children, a number of larger renter households are overcrowded in smaller rental units, less than three bedrooms. There is a potential need for more apartment developments with larger units, particularly three or more bedrooms.

Discussion

The largest sector of housing units in Wichita Falls are in single-family structures (73%). Of renter households, most (71%) live in units with two or fewer bedrooms. As the demographics of the city and state start reflecting the aging of the baby boom generation, the housing market will need to adapt to

provide new housing opportunities for those seeking to downsize from their family home to smaller units, some of which might be in senior's communities where residents can participate in a variety of community activities, including meals, exercise, shopping, and entertainment. The housing stock also needs additional supplies of larger rental units, some of which may come from the baby boomers moving to smaller units. The rental stock is 29 percent larger units (three or more bedrooms) compared to 78 percent for owner occupied units. There is a moderate sized inventory of HUD insured rental units in Wichita Falls (1,186 units) with maturity dates in 2028 and 2053, suggesting little risk of loss of affordable housing units in the near future.

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

Housing costs are a major portion of any households' monthly budget. In 2000, the median home value in Wichita Falls was \$60,900. By 2011, the median value had increased by 49 percent to \$90,500. Rental costs had similar, though somewhat lower, increases rising 33 percent from \$403 in 2000 to \$537 in 2011. In Wichita Falls, 45 percent of renter households paid less than \$500 per month in rent. Just under eight percent of the rental housing stock was affordable to households earning less than 30 percent of the area median income. No homes were priced in a range that would be affordable for a household earning less than 30 percent of the area median income.

Cost of Housing

	Base Year: 2000	Most Recent Year: 2011	% Change
Median Home Value	60,900	90,500	49%
Median Contract Rent	403	537	33%

Table 29 – Cost of Housing

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	6,566	44.6%
\$500-999	6,894	46.8%
\$1,000-1,499	678	4.6%
\$1,500-1,999	272	1.9%
\$2,000 or more	318	2.2%
Total	14,728	100.0%

Table 30 - Rent Paid

Data Source: 2007-2011 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	1,015	No Data
50% HAMFI	3,510	2,345
80% HAMFI	8,915	6,170
100% HAMFI	No Data	8,600
Total	13,440	17,115

Table 31 – Housing Affordability

Data Source: 2007-2011 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	411	552	690	977	1,119
High HOME Rent	424	570	712	909	994
Low HOME Rent	424	523	628	725	810

Table 32 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

As would be expected, the lowest income households have the least housing stock from which to choose, clearly not enough to meet the needs of the community. With no homes priced at a level affordable to those earning below 30 percent of the area median income, rental properties are their only option. The data show that eight percent of rental units are affordable to those earning less than 30 percent of the area median income. With this limited housing stock, many households are forced to spend more of their income on housing expenses, moving up to higher priced rental housing. This creates a cost burden for those households, requiring that they spend more than 30 percent of their household income on housing expenses. In many cases it creates a severe cost burden, requiring more than 50 percent of their income for housing. In some cases households are forced to double-up with other families, sharing housing units that were designed for only one household.

How is affordability of housing likely to change considering changes to home values and/or rents?

With a 49 percent increase in median home value, homeownership is becoming less affordable. With an improving economy, that pressure on homeownership is likely to increase as the housing market

recovers from the mortgage foreclosure situation of the recent past and home prices return to pre-2008 levels and grow even more. On the other hand, mortgage interest rates are at historic lows, which make home purchases more affordable than would have been possible in 2000 when rates were higher. The lower interest rates are, to some extent, responsible for the rise in home prices since 2000 as an individual household is able to afford a higher home price with the lower interest rate. Rents, however, rose at a faster pace, 33 percent between 2000 and 2011. Rents are less affordable than in 2000 and the demand for rental housing is most likely higher than in 2000 with former homeowners who lost their homes to foreclosure looking for rental housing instead of looking to buy.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

High HOME rents are relatively close to Fair Market Rents and all HOME rents, with the exception of efficiencies, are higher than the area median rents as shown for 2011. These data suggest that the development of new rental housing units may increase the area median rent, while possibly remaining within the fair market rents for the area.

Discussion

Competing factors in the housing market, rising prices and historically low mortgage interest rates, have kept homeownership affordability somewhat constant over the past decade. The mortgage market, however, created a situation through "liar" loans and adjustable rate mortgage products where large numbers of homeowners lost their homes to foreclosure. This resulted in a bubble in the supply of homes on the market and a dip in home prices, but many were unable to take advantage of the market conditions because of a tightening of mortgage requirements and the inability of many to qualify for mortgage under the more stringent rules. Rents, on the other hand, increased by 33 percent since 2000, putting pressure on lower income households looking for rental opportunities.

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

The condition of housing units is highly correlated to the income of the household residing within those housing units. In Wichita Falls, 78 percent of owner-occupied housing units and 54 percent of renter-occupied housing units have no housing problems reported. Four conditions are represented as housing problems, including lack of complete kitchen facilities, lack of complete plumbing facilities, more than one person per room, and cost burden (paying more than 30% of household income on housing expenses). The data show that 22 percent of owner households and 45 percent of renter households have one housing problem or condition. Presumably, this one housing problem is most likely either cost burden or substandard housing, with the later more likely for renter housing than for owner housing. Seventy percent of owner-occupied housing and 60 percent of renter-occupied housing was built prior to 1980, making those units potential sources of lead-based paint contamination. While not all will have lead-based paint, the age of the units suggest that at one time lead-based paint may have been used on the unit and provides a potential hazard, particularly for households with children present. Over 2,600 units in Wichita Falls were built before 1980 and have children present in the household. It is reasonable to assume that a large number of these households are lower income households due to the fact that older housing stock is often filtered down through the income categories to the lowest income households.

Definitions

Substandard condition is defined as a combination of incomplete kitchen or plumbing facilities, missing windows or exterior doors, severely compromised foundations, outdated electrical infrastructure, holes in floors or walls, and holes in roof or severely compromised roofing materials preventing closure from weather penetration. Many units with a combination that includes all these conditions may be unfit for human occupation. Some may be candidates for rehabilitation, others may not be. Substandard condition suitable for rehabilitation would be units where the home is determined to be less than 60 percent deteriorated or the cost of the combination of needed repairs of all conditions does not exceed the estimated after-rehabilitation value of the house.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	4,999	22%	6,599	45%
With two selected Conditions	87	0%	191	1%
With three selected Conditions	13	0%	24	0%

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With four selected Conditions	0	0%	0	0%
No selected Conditions	17,796	78%	7,914	54%
Total	22,895	100%	14,728	100%

Table 33 - Condition of Units

Data Source: 2007-2011 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	2,095	9%	1,618	11%
1980-1999	4,758	21%	4,229	29%
1950-1979	11,594	51%	6,621	45%
Before 1950	4,448	19%	2,260	15%
Total	22,895	100%	14,728	100%

Table 34 – Year Unit Built

Data Source: 2007-2011 CHAS

Legend

- Roads
- City Limits
- Pre-1980 Housing**
 - 0% - 54.54%
 - 54.55% - 69.31%
 - 69.32% - 82.56%
 - 82.57% - 90.58%
 - 90.59% - 96.92%

Map of Des Moines, Iowa, showing pre-1980 housing density by census tract. The map is color-coded from light blue (0% - 54.54%) to dark blue (90.59% - 96.92%). Major roads are shown in yellow, and city limits are outlined in red. A legend on the left explains the symbols and color scale. A north arrow and a scale bar (0 to 4 miles) are on the right. Census tracts are numbered, and major highways are labeled.

Consolidated Plan

WICHITA FALLS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	16,042	70%	8,881	60%
Housing Units build before 1980 with children present	1,585	7%	1,065	7%

Table 35 – Risk of Lead-Based Paint

Data Source: 2007-2011 ACS (Total Units) 2007-2011 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 36 - Vacant Units

Data Source: 2005-2009 CHAS

Need for Owner and Rental Rehabilitation

Seventy percent of the owner-occupied housing stock and 60 percent of the renter-occupied housing was built prior to 1980, placing the age of that housing at more than 30 years old, much of it many years older. As the housing stock ages, water infiltration and many other factors can cause rapid deterioration of housing units, particularly where the residents don't or can't provide needed maintenance. In some areas of Wichita Falls, the housing stock may exceed 50 years of age and the median income of the residents of those areas may be less than 50 percent of the area median income. In these situations it is likely that housing conditions generally throughout these areas are poor.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

The data show that the number of housing units in Wichita Falls built prior to 1980, and potentially where lead-based paint hazards might be found, include 70 percent of all owner housing and 60 percent of rental housing. Seven percent of owner housing units and seven percent of rental housing units built prior to 1980 are occupied by families with children present, a total of over 1,600 housing units. As housing units and neighborhoods age, they typically fall through the income classes from middle- or moderate-income households to lower income households. Neighborhoods that were once middle class become home to lower income groups as they age. Typically, with some exceptions, the oldest neighborhoods found are where the poorest residents are found. As a result, it is reasonable to assume

that most of the 1,600 units in Wichita Falls built prior to 1980 and occupied by families with children are likely occupied by low- or moderate-income families.

Discussion

There is an extensive need for rehabilitation programs in Wichita Falls targeting the improvement of the City's oldest housing stock. These programs, which are currently ongoing through the City of Wichita Falls with the City's CDBG and HOME funding, provide owners of owner-occupied, single-family housing and multifamily rental housing with loans and/or grants to facilitate needed repairs which have not been effected by current or previous owners. These repairs include structural and cosmetic repairs both inside the unit and on the exterior and testing for and remediation of lead-based paint hazards in older housing units.

The Planning Division conducted an Apartment Vacancy Survey in December 2014. While there is no local survey conducted of whether vacant units are rehabable, there is a count of 'not rentable' units. According to the Code Enforcement Division, there are currently 159 structures that are abandoned and on Code Enforcement's list for potential demolition because of their hazardous condition.

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

The Wichita Falls Housing Authority operates a total of 624 public housing units and 797 vouchers (not listed in the table below) in their efforts to assist low-income residents of Wichita Falls. The agency operates four public housing developments. Inspection scores for the housing developments range from 76 to 82.

Totals Number of Units

	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available			624						
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 37 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

The public housing developments in Wichita Falls are walk-up town houses which are six-plexes, duplexes, and four-plexes. They include 88 one-bedroom units, 312 two-bedroom units, 200 three-bedroom units, and 24 four-bedroom units, for a total of 624 units. They are in fair condition.

Public Housing Condition

Public Housing Development	Average Inspection Score
AMP No. 1	82
AMP No. 2	76
AMP No. 3	82
AMP Project 4	78

Table 38 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

The housing authority is currently working on renovating the interiors of their units, including bathrooms and kitchens.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

The housing authority has established many partnerships that can help improve their residents living environment. They've received two grants that help address resident needs, ROSS and FSS. They are a smoke-free housing authority.

Discussion:

Public housing units in Wichita Falls are managed and maintained by the Wichita Falls Housing Authority. Units are well maintained and provided upgrades when possible. The agency's renovation plans include updating bathrooms and kitchens.

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

The following data are the most current count of homeless facilities in Wichita Falls.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	116	0	16	0	0
Households with Only Adults	222	0	20	17	0
Chronically Homeless Households	0	0	0	16	0
Veterans	0	0	0	1	0
Unaccompanied Youth	26	0	0	0	0

Table 39 - Facilities and Housing Targeted to Homeless Households

Data Source Comments: Wichita Falls/Wise, Palo Alto, Wichita, and Archer Counties CoC Inventory

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

Homeless service providers in Wichita Falls provide a wide range of housing and services to their clients, including shelters and transitional housing facilities, substance abuse treatment, case management, job training, clothes closets to provide clothing suitable for job interviews, food, and transportation. All depend, to some extent, on mainstream services to supplement those offered in-house. These include transportation services, dental care, legal assistance, health and mental health care, job training, and childcare. Some of these services are offered pro bono from caring professionals. Other services require some payment from the client.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

Wichita Falls is served by a wide range of organizations that address the needs of homeless individuals and families. Included are:

- Faith Mission - emergency shelter for adults and families; Faith Refuge - women and children shelter; First Step, Inc. - emergency shelter for families; Hope Crisis Center Inc. - domestic violence shelter; New Haven - transitional housing for families and individuals; Children's Aid Society - transitional housing for youth; Nortex Regional Planning Commission - permanent supportive housing for adults; Teen Shelter - emergency shelter for youth; and Salvation Army - emergency shelter for men, thrift store, soup kitchen, and related services.

These facilities and programs address housing and service needs of homeless individuals and families by offering beds and a variety of much needed services. Contained within this group of programs are emergency shelters, transitional housing, drug treatment programs, and services for persons with severe mental illness.

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

Special needs populations in Wichita Falls include the elderly; frail elderly; persons with mental, physical, or developmental disabilities; persons with HIV/AIDS; and persons with substance abuse problems. Considering the non-homeless special needs population, many in these populations are currently having their housing and service needs met without or with limited public assistance. Circumstances, however, are subject to change and the more the community prepares for future needs, the better it will be able to meet those needs when they occur.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

The supportive housing needs of special needs populations in Wichita Falls vary according to the population. In coming years, the needs of the elderly and frail elderly will increase as the over 65 year old population grows with the aging of the baby boom population. These needs may include nursing care facilities targeted to lower income households who cannot afford private nursing home care. Permanent supportive housing options for persons with mental, physical, and developmental disabilities may also become a pressing issue as persons with disabilities who previously been taken care of parents lose those caregivers to death or incapacity. With healthcare systems enabling persons with disabilities to live longer, many are now outliving their caregivers, increasing demand for group housing that provides the care this population needs.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

Many homeless shelters operate under a rapid re-housing structure for clients coming into the system and the Wichita Falls/Wise, Palo Alto, Wichita, and Archer Counties Continuum of Care structure has recognized the need for discharge planning within the service provision structure in Wichita Falls regarding returning patients from mental and physical health institutions. At a minimum, institutions agree not to discharge individuals into homelessness. Individual mental and physical health institutions may have their own discharge planning protocols in place, but they are not coordinated with any citywide planning effort. The CoC supports efforts at a more formal discharge planning protocol.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with

respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

The City funds housing rehabilitation and emergency repair programs that work with the elderly, among other populations, in an attempt to maintain their home so they can continue to reside in their own homes. As a homeowner ages he/she is often unable to continue to provide the maintenance needed to keep the home habitable. The City's programs work with those homeowners to address pressing minor and emergency repair issues that arise, such as roof leaks or plumbing failures.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

The City of Wichita Falls does not directly fund programs that address the supportive service needs of non-homeless special needs populations. Public service funding is primarily dedicated to programs that addresses the needs of children and seniors. The City operates housing rehabilitation and emergency repair programs that target elderly households in need of assistance with housing maintenance and safety issues.

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

There are no known public policy barriers to affordable housing and residential investment. Some market impediments do exist that complicate the production of affordable housing, such as construction costs and land values, but the City has no control over these influences.

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

Housing preferences are fulfilled by a household's ability to meet the financial needs of owning or renting their desired housing unit. The economic health of a community has a large impact on that ability through the job market, business activity, and the household's relative place in the economy determined by their level of education and employment status. The data below provide a look at where jobs and economic activity in Wichita Falls provide employment opportunities and some descriptive consideration of education and employment levels.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	787	914	3	3	0
Arts, Entertainment, Accommodations	3,965	4,857	16	15	-1
Construction	1,189	1,629	5	5	0
Education and Health Care Services	5,744	7,986	23	24	1
Finance, Insurance, and Real Estate	1,585	2,100	6	6	0
Information	674	1,042	3	3	0
Manufacturing	2,813	3,263	11	10	-1
Other Services	1,213	1,515	5	5	0
Professional, Scientific, Management Services	1,105	1,312	4	4	0
Public Administration	0	0	0	0	0
Retail Trade	4,057	5,516	16	17	1
Transportation and Warehousing	1,104	1,254	4	4	0
Wholesale Trade	1,138	1,474	4	4	0
Total	25,374	32,862	--	--	--

Table 40 - Business Activity

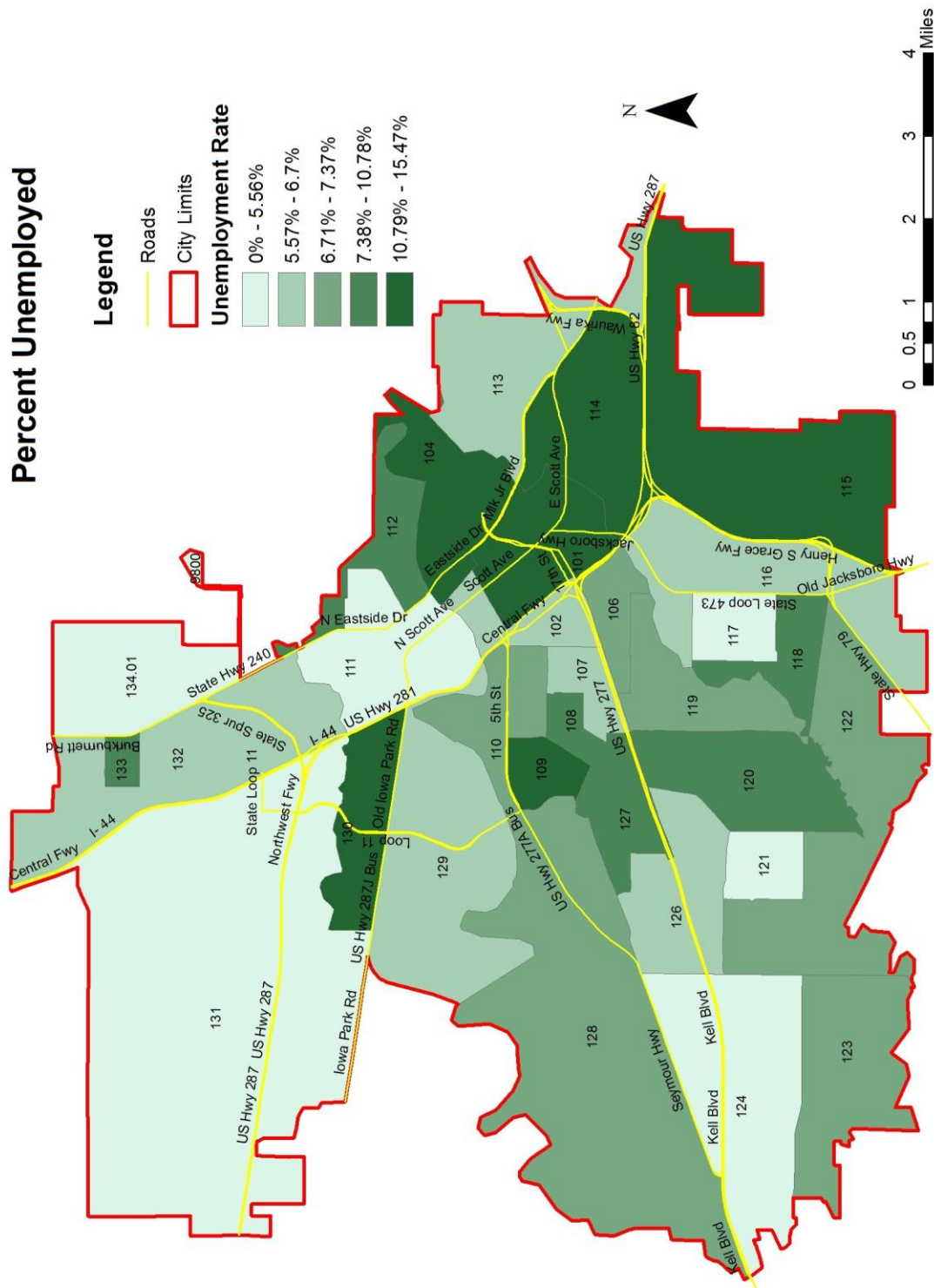
Data Source: 2007-2011 ACS (Workers), 2011 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	45,578
Civilian Employed Population 16 years and over	42,923
Unemployment Rate	5.83
Unemployment Rate for Ages 16-24	12.66
Unemployment Rate for Ages 25-65	3.06

Table 41 - Labor Force

Data Source: 2007-2011 ACS



Unemployment Rate

Occupations by Sector	Number of People
Management, business and financial	7,461
Farming, fisheries and forestry occupations	2,030
Service	5,434
Sales and office	10,915
Construction, extraction, maintenance and repair	3,990
Production, transportation and material moving	3,072

Table 42 – Occupations by Sector

Data Source: 2007-2011 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	42,785	92%
30-59 Minutes	2,553	6%
60 or More Minutes	1,020	2%
Total	46,358	100%

Table 43 - Travel Time

Data Source: 2007-2011 ACS

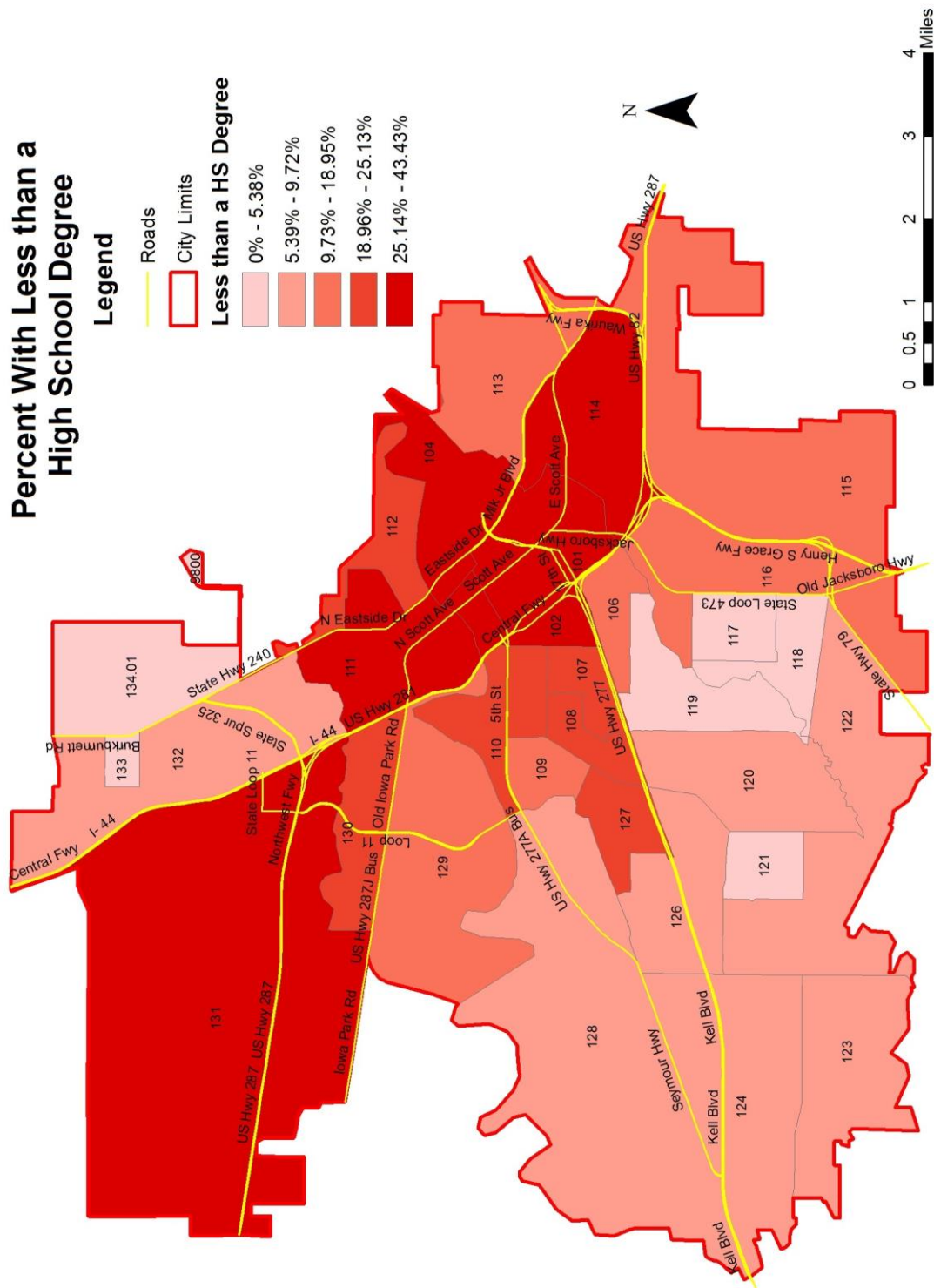
Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	3,415	354	4,513
High school graduate (includes equivalency)	9,904	590	5,042
Some college or Associate's degree	11,188	402	3,602
Bachelor's degree or higher	8,378	223	1,897

Table 44 - Educational Attainment by Employment Status

Data Source: 2007-2011 ACS



Percent with Less than a High School Degree

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	152	462	779	1,607	1,206
9th to 12th grade, no diploma	1,298	1,632	1,265	2,537	1,670
High school graduate, GED, or alternative	5,596	4,680	3,745	7,339	4,737
Some college, no degree	6,975	4,272	2,841	5,525	2,496
Associate's degree	620	1,122	810	1,465	508
Bachelor's degree	1,091	2,562	1,625	3,443	1,184
Graduate or professional degree	108	661	970	1,953	958

Table 45 - Educational Attainment by Age

Data Source: 2007-2011 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	18,320
High school graduate (includes equivalency)	22,347
Some college or Associate's degree	31,762
Bachelor's degree	41,296
Graduate or professional degree	58,173

Table 46 – Median Earnings in the Past 12 Months

Data Source: 2007-2011 ACS

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

The most active business sector in Wichita Falls, in terms of the number of workers in the various industries, is Education and Health Care Services with 23 percent of all workers. That sector is followed by Arts, Entertainment, Accommodations, Manufacturing, and Retail Trade each had a 16 percent share of workers. Manufacturing had 11 percent, Finance, Insurance and Real Estate had six percent, and Construction and Other Services had five percent each.

Describe the workforce and infrastructure needs of the business community:

Priorities include workforce training, job creation, and infrastructure improvements.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

Target Industries for Economic Development

Aerospace Parts Suppliers and Refurbishment

Locally, aerospace manufacturing represents 30% of the manufacturing workforce, 10 times more than the national average. Geographically Wichita Falls is in the center of the three aerospace powerhouses: Dallas/Fort Worth, Oklahoma City, and Wichita, Kansas. There is a wealth of knowledge and experience in the community coming from strong relationship with Sheppard Air force Base. Retiring military with outstanding aerospace skills from Altus, Abilene, and Sheppard produce a ready-made high quality workforce.

Manufacturing and Advanced Manufacturing

Wichita Falls already hosts a variety of manufacturing companies whose employees have a strong work ethic and a three-shift-a-day mentality. The region is primarily non-union, and has a rich history of large scale manufacturing. New business operations would be among other successful manufacturers that call Wichita Falls Home, including, Alcoa/Howmet, Cryovac, PPG, Pratt Whitney, and Work Services Corp. Wichita Falls also has generous excess capacities of electricity, natural gas, good transportation linkages, and a central location. The air quality in Wichita Falls allows manufacturing easier access to PSD permits.

Data Centers

Data Centers are a great compliment to the resources and infrastructure in the area. The region has low cost land, both developed and raw. Electricity costs are well below those found in Dallas/Ft. Worth metro area. In addition, schools like Midwestern State University and Vernon College can produce graduates with the skills to work in a data center environment.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

Generally, there is a wide range of jobs in Wichita Falls with a variety of education and skill requirements. The industry with the most workers in Wichita Falls is the Education and Health Care Services sector, which typically has stringent education and skill requirements for the most visible portion of the workforce; the educators, doctors, and nurses. The sector also has a large support staff with lower education and skill requirements, including maintenance workers, drivers, and many other job classifications. Wichita Falls' second largest sectors in terms of jobs are Arts, etc. and Retail Trade, typically calling for a less educated workforce, though many positions demand high skill levels. Wichita Falls has a relatively well educated workforce, with about twice as many residents over the age of 16 having some college or a college degree as those not having finished high school.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

There are two colleges in Wichita Falls and a workforce services program that offer education services and workforce training.

Workforce Solutions

Workforce Solutions North Texas is a private non-profit agency responsible for employment-related services to employers and job seekers in an 11 county area. Its mission is to place North Texans in jobs and to equip workers with skills that foster economic development.

Midwestern State University

From its beginnings as a municipal junior college housed in a high school building, Midwestern has become a state university whose campus of 255 acres and 70 buildings offers a wide variety of academic programs in liberal and fine arts, mathematics, sciences, business, and applied sciences.

Vernon College

Vernon College is a fully accredited, comprehensive community college offering academic, career and technical education programs, as well as community classes to prepare students for employment or for successful transfer to a four-year college or university. Take a look at their Institutional Profile to learn more about Vernon College's programs and degrees.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

No

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

Vision 20/20

The Vision 20/20 Plan has been prepared by City Planners, staff, citizens, City Leaders and consultants in order to develop a strategic plan to prepare for the economic impact of possible job losses at Sheppard Air Force Base due to base realignment.

Preparing for the Future

The plan provides strategies for diversifying the regional economy, guiding development, addressing

community image, revitalization of the downtown area, enhancing the City's ability to compete and incorporating existing plans related to these efforts.

The Vision

Economic development goals and strategies must be driven by a clear vision that directs community resources and guides decision making. The vision for Wichita Falls that provides a framework for this plan is the following vision statement: "A vibrant regional center attractive to talent and investment."

Goal One: Develop, retain, attract and engage talent

Goal Two: Diversify and grow the economic base

Goal Three: Promote and enhance Wichita Falls as a place of quality

Discussion

Economic development activities in Wichita Falls have been advanced through the efforts of a number of organizations, including the Wichita Falls Downtown Proud, the Wichita Falls Chamber of Commerce and Industry, Choose Wichita Falls, and the City of Wichita Falls. Each organization has worked to attract new businesses into the city, retain existing businesses, expand job opportunities for residents, and work toward partnerships between businesses and workforce development agencies to build a workforce that is better suited for the job opportunities that exist now and will exist in the future in Wichita Falls. Vision 20/20 provides a framework through which job growth and business expansion in the city can further enhance quality of life.

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

The census tracts that are identified as eligible for CDBG area benefit (median income below 80 percent of the area median income) include some of the oldest neighborhoods in the city. The housing in these neighborhoods are often in poor condition and many are in need of extensive rehabilitation or removal. For purposes of this section, concentrations of multiple housing problems are defined as those CDBG area benefit areas. These neighborhoods are also where the lowest income households in the city live, in housing stock that is in poor condition, and, therefore, offered at lower rents or sales prices. Despite the lower rents or purchase price, the lower income households pay a large portion of their income on housing expenses. In this case, concentrated would mean that a large portion of the neighborhood shows the impact of these housing problems.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

As of the 2013 American Community Survey, African-Americans comprise about 12 percent of the population of Wichita Falls. For this purpose, concentration means that the size of a minority population in a given census tract is more than double the size of the population of the city as a whole. Likewise, concentrations of low-income families would be where poverty rates in a given census tract are more than double the poverty rate of the city as a whole (17.8%). There is some concentration of the African-American population in census tracts in the central and northern parts of the city, with the percentage of the total population being as much as 73 percent. Most of the tracts are within the CDBG area benefit tracts (where median incomes of the tracts are below 80 percent of the area median income). These areas also show high rates of poverty, with poverty rates above 50 percent of the population of the tracts. Maps of poverty rates and concentrations of African-Americans are included below.

Likewise, the Hispanic population, which makes up about 20 percent of the total population of Wichita Falls, is concentrated in census tracts in the central parts of the city. In some of these tracts, the percentage Hispanic exceeds 70 percent of the total population of the tract. Some of these tracts also show high rates of poverty. A map of the Hispanic population concentrations is provided below as well.

What are the characteristics of the market in these areas/neighborhoods?

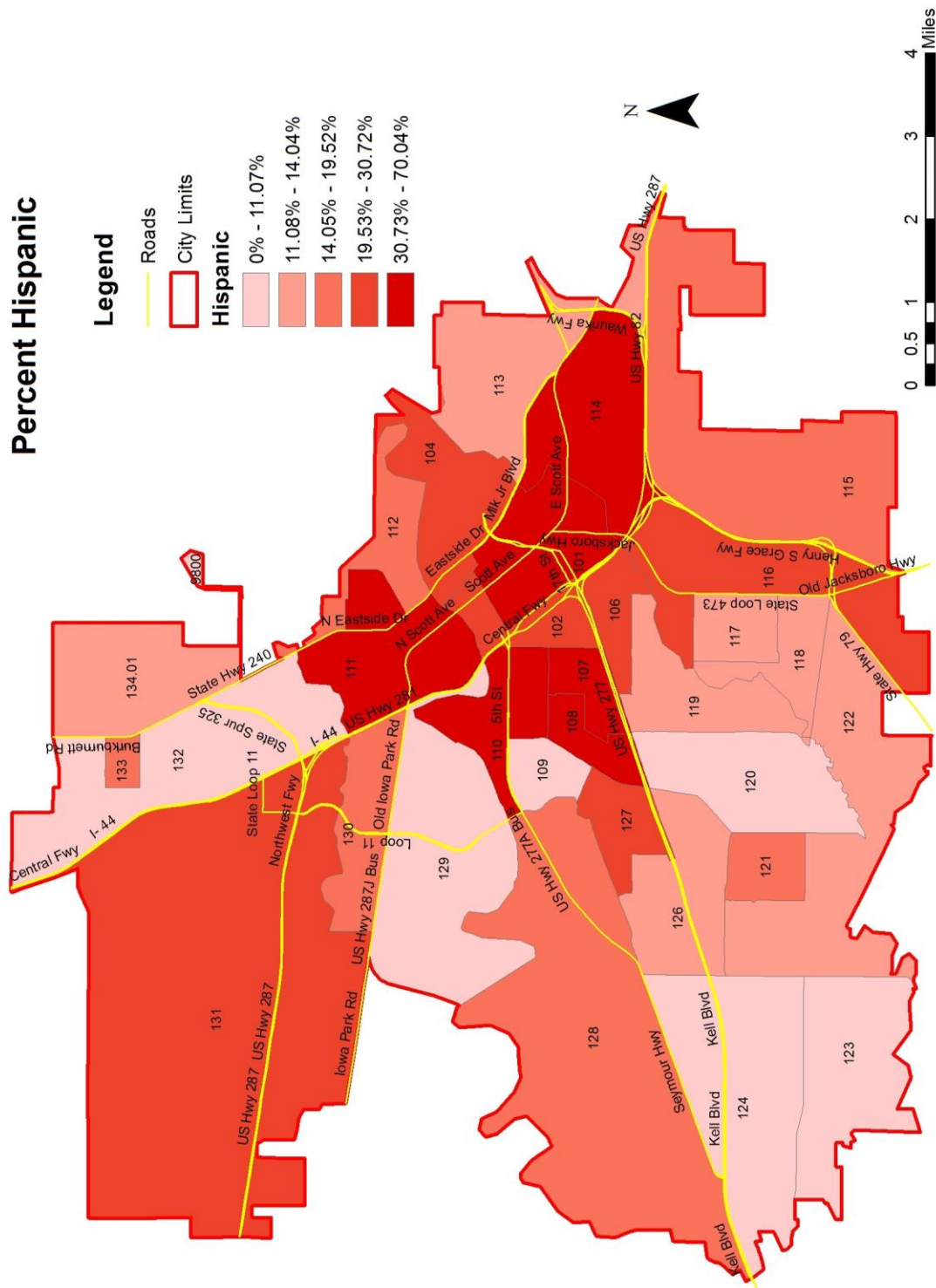
These neighborhoods, as mentioned above, contain much of the poorest housing stock in the city. As a result, the housing market contains much of the lowest cost housing as well. Code enforcement officials worked extensively in these areas in an attempt to maintain the integrity of the community in past years.

Are there any community assets in these areas/neighborhoods?

These areas do have community assets, including community and senior centers, parks, and other public facilities.

Are there other strategic opportunities in any of these areas?

In neighborhoods where many homes have been removed, there may be opportunities for development of new housing units. In areas where brownfield issues are not a concern, private and non-profit developers can find appropriate redevelopment sites to provide homes for a range of household incomes, including lower and upper income households. These efforts would aid in sustainability efforts, bringing more people into the neighborhoods and improving the housing stock available in the market.



Percent Hispanic

Percent Living in Poverty

Legend

- Roads
- City Limits
- Poverty**
 - 0% - 8.35%
 - 8.36% - 12.47%
 - 12.48% - 15.05%
 - 15.06% - 28.38%
 - 28.39% - 50.2%

Map showing the distribution of poverty levels across the city of Des Moines, Iowa. The map is color-coded by poverty percentage, with darker shades indicating higher poverty levels. Major roads and highways are labeled, including I-44, I-28, US Hwy 287, and US Hwy 287 Bus. The map also includes a legend, a scale bar (0 to 4 miles), and a north arrow.

Consolidated Plan

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Strategic Plan lays out the direction the City intends to take in the distribution of the Community Development Block Grant and HOME funding for the next five years. The priorities listed were determined through consultation with service providers and consideration of a community survey that was conducted in the development of the Consolidated Plan. Some of the activities included will be targeted to individual households who qualify for the programs according to their income status (individual benefit). Other programs are directed toward particular areas within Wichita Falls where the median incomes of the census tracts involved are below 80 percent of the area median income (area benefit). The City's goals and objectives are summarized in Section SP-45.

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

Table 47 - Geographic Priority Areas

1	Area Name:	CDBG Eligible Areas
	Area Type:	Areas eligible for CDBG area benefit.
	Other Target Area Description:	Areas eligible for CDBG area benefit.
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	Boundaries for these areas coincide with block group boundaries for block groups where CDBG income eligibility criteria are met.
	Include specific housing and commercial characteristics of this target area.	Housing and commercial characteristics vary by block group. Generally, housing will likely be of lower-cost and poorer quality.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	It did not. The only criteria was CDBG income eligibility.
	Identify the needs in this target area.	Needs include housing rehabilitation, improvements to public facilities and infrastructure, services to lower income residents.
2	What are the opportunities for improvement in this target area?	Improvement to public facilities and infrastructure and housing repairs.
	Are there barriers to improvement in this target area?	Resident incomes and lack of public funds to provide improvements.
	Area Name:	Citywide
	Area Type:	Areas for individual benefit and program administration.
	Other Target Area Description:	Areas for individual benefit and program administration.
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	

Other Revital Description:	
Identify the neighborhood boundaries for this target area.	The boundaries are the city boundaries.
Include specific housing and commercial characteristics of this target area.	Housing and commercial characteristics span the range of characteristics from the poorest quality and condition to the best quality and condition. The area includes all the housing and commercial structures in the city.
How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	The area was chosen to allow for a target are for administration and those programs that do not require area benefit.
Identify the needs in this target area.	The target area needs include all needs identified in the Market Analysis and Needs Assessment.
What are the opportunities for improvement in this target area?	Improvement to public facilities and infrastructure and home repairs.
Are there barriers to improvement in this target area?	Lack of adequate funding to make all the improvements that are needed.

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

Investments will be allocated according to responses to programmatic opportunities and client response to funding availability. Rehab programs may be targeted to the CDBG Eligible Areas or as individual benefit to low-income households. Public services, likewise, may be offered in low-income areas or generally to all qualified residents.

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

Table 48 – Priority Needs Summary

1	Priority Need Name	Administration
	Priority Level	High
	Population	Other
	Geographic Areas Affected	Areas for individual benefit and program administration.
	Associated Goals	Administration Objective
	Description	Administration of federal funding programs.
	Basis for Relative Priority	Priorities were determined through public input, refined by City staff.
2	Priority Need Name	Housing Rehabilitation and Reconstruction
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly
	Geographic Areas Affected	Areas for individual benefit and program administration.
	Associated Goals	Christmas in Action Objective City Minor Home Repair Objective
	Description	Programs that provide rehabilitation and reconstruction assistance for owner and renter units.
	Basis for Relative Priority	Priorities were determined through public input, refined by City staff.
3	Priority Need Name	Emergency Home Repairs
	Priority Level	High

	Population	Extremely Low Low Moderate Large Families Families with Children Elderly
	Geographic Areas Affected	Areas for individual benefit and program administration.
	Associated Goals	Christmas in Action Objective City Minor Home Repair Objective Emergency Homeowner Rehab Objective
	Description	Programs that provide emergency home repairs to homeowners.
	Basis for Relative Priority	Priorities were determined through public input, refined by City staff.
4	Priority Need Name	Housing Assistance
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children
	Geographic Areas Affected	Areas for individual benefit and program administration.
	Associated Goals	Homebuyer Assistance with Repair Objective Habitat Homebuyer Assistance Objective
	Description	Programs that provide downpayment and closing cost assistance and equity investments.
	Basis for Relative Priority	Priorities were determined through public input, refined by City staff.
5	Priority Need Name	Housing Development
	Priority Level	High

	Population	Extremely Low Low Moderate Large Families Families with Children Elderly
	Geographic Areas Affected	Areas for individual benefit and program administration.
	Associated Goals	CHDO Objective
	Description	Support for the development of new housing units.
	Basis for Relative Priority	Priorities were determined through public input, refined by City staff.
6	Priority Need Name	Demolition/Removal of Slum and Blight
	Priority Level	High
	Population	Non-housing Community Development
	Geographic Areas Affected	Areas eligible for CDBG area benefit.
	Associated Goals	Demolition Objective Code Enforcement Objective
	Description	Programs that remove dilapidated structures and removes debris from vacant lots in CDBG eligible areas.
	Basis for Relative Priority	Priorities were determined through public input, refined by City staff.
7	Priority Need Name	Housing for Seniors, Disabled, ADA Compliance
	Priority Level	High

	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families
	Geographic Areas Affected	Areas for individual benefit and program administration.
	Associated Goals	
	Description	Programs that assist in the development for seniors and persons with disabilities and ADA compliance modifications.
	Basis for Relative Priority	Priorities were determined through public input, refined by City staff.
8	Priority Need Name	Fair Housing Education and Outreach
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly
	Geographic Areas Affected	Areas for individual benefit and program administration.
	Associated Goals	
	Description	Support for programs that provide education on fair housing issues.
	Basis for Relative Priority	Priorities were determined through public input, refined by City staff.
9	Priority Need Name	Technical Assistance for Small Businesses
	Priority Level	High

	Population	Non-housing Community Development
	Geographic Areas Affected	Areas for individual benefit and program administration.
	Associated Goals	
	Description	Support for programs that provide technical assistance to small businesses.
	Basis for Relative Priority	Priorities were determined through public input, refined by City staff.
10	Priority Need Name	Small Business Loans
	Priority Level	High
	Population	Non-housing Community Development
	Geographic Areas Affected	Areas for individual benefit and program administration.
	Associated Goals	
	Description	Support for programs that provide small business loans.
	Basis for Relative Priority	Priorities were determined through public input, refined by City staff.
11	Priority Need Name	Job Training/Workforce Development
	Priority Level	High
	Population	Non-housing Community Development
	Geographic Areas Affected	Areas for individual benefit and program administration.
	Associated Goals	
	Description	Support for programs that provide skills training for potential employees.
	Basis for Relative Priority	Priorities were determined through public input, refined by City staff.
12	Priority Need Name	Employment Training
	Priority Level	High
	Population	Non-housing Community Development
	Geographic Areas Affected	Areas for individual benefit and program administration.

	Associated Goals	
	Description	Support for programs that teach potential employees how to find and keep jobs.
	Basis for Relative Priority	Priorities were determined through public input, refined by City staff.
13	Priority Need Name	Job Development/Creation
	Priority Level	High
	Population	Non-housing Community Development
	Geographic Areas Affected	Areas for individual benefit and program administration.
	Associated Goals	
	Description	Support economic development activities that create and expand job opportunities.
	Basis for Relative Priority	Priorities were determined through public input, refined by City staff.
14	Priority Need Name	Youth Services
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children
	Geographic Areas Affected	Areas for individual benefit and program administration.
	Associated Goals	
	Description	Support for programs that provide services to youth.
	Basis for Relative Priority	Priorities were determined through public input, refined by City staff.
15	Priority Need Name	Disability Services
	Priority Level	High

	Population	Extremely Low Low Moderate Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families
	Geographic Areas Affected	Areas for individual benefit and program administration.
	Associated Goals	
	Description	Support for programs that serve persons with disabilities.
	Basis for Relative Priority	Priorities were determined through public input, refined by City staff.
16	Priority Need Name	Child Care Services
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children
	Geographic Areas Affected	Areas for individual benefit and program administration.
	Associated Goals	Early Head Start Center Improvements Objective Childcare Services Objective
	Description	Support for programs that provide child care services, including before and after school programs.
	Basis for Relative Priority	Priorities were determined through public input, refined by City staff.
17	Priority Need Name	Senior Services
	Priority Level	High

	Population	Extremely Low Low Moderate Elderly Frail Elderly
	Geographic Areas Affected	Areas for individual benefit and program administration.
	Associated Goals	Senior Services Objective
	Description	Support for programs that provide services to seniors.
	Basis for Relative Priority	Priorities were determined through public input, refined by City staff.
18	Priority Need Name	Health Services/Substance Abuse
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly
	Geographic Areas Affected	Areas for individual benefit and program administration.
	Associated Goals	
	Description	Support for programs that provide health and substance abuse services.
	Basis for Relative Priority	Priorities were determined through public input, refined by City staff.
19	Priority Need Name	Domestic Violence/Child Abuse
	Priority Level	High
	Population	Extremely Low Low Moderate Victims of Domestic Violence
	Geographic Areas Affected	Areas for individual benefit and program administration.

	Associated Goals	Women's Shelter Improvement Objective
	Description	Support for programs that provide services to victims of domestic violence and/or child abuse.
	Basis for Relative Priority	Priorities were determined through public input, refined by City staff.
20	Priority Need Name	Meals/Food Pantry/Meals on Wheels
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Individuals Families with Children
	Geographic Areas Affected	Areas for individual benefit and program administration.
	Associated Goals	Senior Services Objective
	Description	Support for feeding programs that provide meals to homeless persons, food pantries for lower income households, and meals on wheels for seniors.
	Basis for Relative Priority	Priorities were determined through public input, refined by City staff.
21	Priority Need Name	Transportation
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Individuals Families with Children Frail Elderly

	Geographic Areas Affected	Areas for individual benefit and program administration.
	Associated Goals	
	Description	Support for programs that provide transportation to lower income persons.
	Basis for Relative Priority	Priorities were determined through public input, refined by City staff.
22	Priority Need Name	Public and Community Facilities
	Priority Level	High
	Population	Non-housing Community Development
	Geographic Areas Affected	Areas eligible for CDBG area benefit.
	Associated Goals	Early Head Start Center Improvements Objective
	Description	Support for improvement to public and community facilities in CDBG eligible areas.
	Basis for Relative Priority	Priorities were determined through public input, refined by City staff.
23	Priority Need Name	Parks and Recreation Facilities
	Priority Level	High
	Population	Non-housing Community Development
	Geographic Areas Affected	Areas eligible for CDBG area benefit.
	Associated Goals	Parks Objective
	Description	Support for improvements to parks and recreation facilities in CDBG eligible areas.
	Basis for Relative Priority	Priorities were determined through public input, refined by City staff.
24	Priority Need Name	Public Improvements
	Priority Level	High
	Population	Non-housing Community Development
	Geographic Areas Affected	Areas for individual benefit and program administration. Areas eligible for CDBG area benefit.

	Associated Goals	Waterline Replacement Objective Handicapped Ramps Objective Women's Shelter Improvement Objective Early Head Start Center Improvements Objective
	Description	Support for projects that improve public infrastructure, including ADA compliance modifications.
	Basis for Relative Priority	Priorities were determined through public input, refined by City staff.
25	Priority Need Name	Infrastructure
	Priority Level	High
	Population	Non-housing Community Development
	Geographic Areas Affected	Areas eligible for CDBG area benefit.
	Associated Goals	Waterline Replacement Objective Handicapped Ramps Objective
	Description	Support for infrastructure improvements, including streets, sidewalks, drainage, and water and sewer connections, in CDBG eligible areas.
	Basis for Relative Priority	Priorities were determined through public input, refined by City staff.
26	Priority Need Name	Homeless Prevention and Emergency Assistance
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Individuals Families with Children
	Geographic Areas Affected	Areas for individual benefit and program administration.
	Associated Goals	
	Description	Support for programs that work to prevent homelessness and assist at risk households.

	Basis for Relative Priority	Priorities were determined through public input, refined by City staff.
27	Priority Need Name	Mental Health Services/Supportive Services
	Priority Level	High
	Population	Individuals Families with Children Mentally Ill
	Geographic Areas Affected	Areas for individual benefit and program administration.
	Associated Goals	
	Description	Support for programs that provide mental health and supportive services to homeless individuals and families.
	Basis for Relative Priority	Priorities were determined through public input, refined by City staff.
28	Priority Need Name	Domestic Violence Shelters
	Priority Level	High
	Population	Victims of Domestic Violence
	Geographic Areas Affected	Areas for individual benefit and program administration.
	Associated Goals	Women's Shelter Improvement Objective
	Description	Support for organizations that provide shelter to victims of domestic violence.
	Basis for Relative Priority	Priorities were determined through public input, refined by City staff.
29	Priority Need Name	Transitional Housing
	Priority Level	High
	Population	Individuals Families with Children
	Geographic Areas Affected	Areas for individual benefit and program administration.
	Associated Goals	

	Description	Support for organizations that provide housing designed to assist individuals and families transition from homelessness to permanent housing.
	Basis for Relative Priority	Priorities were determined through public input, refined by City staff.
30	Priority Need Name	Homeless Facilities
	Priority Level	High
	Population	Individuals Families with Children
	Geographic Areas Affected	Areas for individual benefit and program administration.
	Associated Goals	
	Description	Support for organizations that provide shelter to homeless individuals and families.
	Basis for Relative Priority	Priorities were determined through public input, refined by City staff.
31	Priority Need Name	Emergency Housing Assistance
	Priority Level	High
	Population	Individuals Families with Children
	Geographic Areas Affected	Areas for individual benefit and program administration.
	Associated Goals	
	Description	Support for rapid re-housing programs to help address homelessness.
	Basis for Relative Priority	Priorities were determined through public input, refined by City staff.

Narrative (Optional)

The City conducted a survey of residents through a survey instrument posted on the City's website and hard copy surveys distributed at all Consolidated Plan forums. The results of these surveys were used by City staff to allocate priorities among the various facility, infrastructure, service, housing, and economic development needs listed above.

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	The use of tenant-based rental assistance is dependent on rental property owners willingness to rent their units to TBRA clients. In many communities, landlords are reluctant to rent to these clients due to the reputation they have that the clients do not take care of the property as well as other renters do. Other market conditions that could influence the use of TBRA have to do with rents being asked for rental property. If rents are too high, the rental assistance might not be enough to allow clients to lease the units, even if the landlord was willing.
TBRA for Non-Homeless Special Needs	Added to the description of TBRA market characteristics above, non-homeless special needs clients may also encounter housing units that do not meet their accessibility needs. Most housing in any community has not had accessibility improvements that allow persons with mobility issues ease of access. While landlords are obligated to make reasonable accommodations for such renters, many need more accommodations than typical landlords would consider reasonable.
New Unit Production	The production of new housing units is influenced by several market conditions, including the cost of land, the cost of construction, and prevailing interest rates. While rates are currently at historic lows, the mortgage markets are still recovering from the recent mortgage foreclosure crisis and restrictions placed on lending institutions that resulted. In many areas lenders are not making new loans as freely as before and some well qualified buyers are finding it difficult to navigate the new mortgage processes that have been instituted. The resulting delays in securing loans can burden housing developers and restrict their activities.
Rehabilitation	Rehabilitation activities can be influenced by the cost of materials and labor. The efficiency of rehabilitation is dependent on the after rehabilitation value of the home. If the market value of the home does not support the extent of rehabilitation required, it's not worth the effort to repair the home.
Acquisition, including preservation	Acquisition, including preservation, can be influenced by the market value of the structure. With home purchases by private individuals, the historic low interest rates off-set increases in the market value of the housing stock. Monthly housing costs of higher priced homes at lower interest rates approximate the monthly housing costs of lower priced homes at higher interest rates. In the case of a City agency or non-profit organization buying housing stock for rehabilitation and resale or for preservation, the costs of purchasing a home outright at higher prices can reduce the number of homes that can be purchased or reduce the funds available for rehabilitation activities.

Table 49 – Influence of Market Conditions

Percent Living in Poverty

Legend

- Roads
- City Limits
- Poverty**
 - 0% - 8.35%
 - 8.36% - 12.47%
 - 12.48% - 15.05%
 - 15.06% - 28.38%
 - 28.39% - 50.2%

Map showing the percentage of the population living in poverty by census tract in Des Moines, Iowa. The map includes major roads and highways, and a legend indicating the poverty percentage ranges.

Scale: 0 to 4 Miles

Consolidated Plan

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

Wichita Falls receives funding from two federal grant programs, the Community Development Block Grant Program and the HOME Investment Partnership. These two grant programs combined will bring \$1,327,267 into the city to support affordable housing, homeless, and community development programs and projects in the first program year.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,085,473	0	100,000	1,185,473	4,341,892	Expected amount for remainder of Con Plan equals the Year 1 Annual Allocation times four.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	241,794	0	0	241,794	967,176	Expected amount for remainder of Con Plan equals the Year 1 Annual Allocation times four.

Table 50 - Anticipated Resources

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

Matching requirements for the HOME Program will be met through waived fees, donated professional services, donated materials, and volunteer labor according to programmatic aspects of the particular activities funded.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

None currently identified. The City will continue to evaluate opportunities to use public lands for future development.

Discussion

The City has programmed approximately \$1.4 million from the CDBG and HOME programs for the FY 2015 program year. This sum included the annual allocation, program income, and reprogrammed funds from previous program years. These funds will be used to operate a range of private and public services as described later in the Annual Action Plan.

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
WICHITA FALLS	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	Jurisdiction
Wichita Falls Housing Authority	PHA	Public Housing	Jurisdiction

Table 51 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The institutional delivery system in Wichita Falls is well coordinated and spans a range of community needs. Other organizations involved in the delivery of services in Wichita Falls include nonprofits, CHDO housing organizations, churches, public service agencies, the Continuum of Care organizations, private developers, and other public institutions. The City has many years of experience managing and implementing the programs addressed in the Consolidated Plan, as well as working with outside agencies that fill some of the needs as outlined in the Consolidated Plan.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X		
Legal Assistance	X		
Mortgage Assistance	X		
Rental Assistance	X		

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Utilities Assistance	X		
Street Outreach Services			
Law Enforcement	X	X	
Mobile Clinics	X	X	
Other Street Outreach Services			
Supportive Services			
Alcohol & Drug Abuse	X	X	
Child Care	X	X	
Education	X	X	
Employment and Employment Training	X	X	
Healthcare	X	X	
HIV/AIDS	X		X
Life Skills	X	X	
Mental Health Counseling	X	X	
Transportation	X	X	
Other			

Table 52 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

The services targeted to homeless persons and persons with HIV/AIDS and mainstream services are made available through the coordination of services provided by the array of non-profit service providers that constitute the Wichita Falls/Wise, Palo Pinto, Wichita, and Archer Counties Continuum of Care. These organizations partner with each other, the City, and mainstream service providers to provide a wide ranging response to the service needs of homeless persons and persons with HIV/AIDS, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

The service providers in Wichita Falls work closely together to provide a continuum of services in response to needs identified through surveys of homeless persons and general observations of the

providers. Providers in Wichita Falls are particularly strong in the areas of mental health services, employment training, and life skills training. Gaps exist in emergency shelter capacity. There are not enough beds on a typical night.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

1. Work with non-profit organizations to address community needs and provide support to federal and non-federal funding initiatives.
2. Work with private industry to address important issues that hamper housing and community development efforts.
3. Identify opportunities to create private/public partnerships for project finance and development to leverage federal funds.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Adminstration Objective	2015	2019	Administration	Citywide	Administration	CDBG: \$1,085,470 HOME: \$120,895	Other: 5 Other
2	Parks Objective	2015	2019	Non-Housing Community Development	CDBG Eligible Areas	Parks and Recreation Facilities	CDBG: \$205,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 15000 Persons Assisted
3	Demolition Objective	2015	2019	Non-Housing Community Development	CDBG Eligible Areas	Demolition/Removal of Slum and Blight	CDBG: \$1,218,606	Buildings Demolished: 175 Buildings
4	Code Enforcement Objective	2015	2019	Non-Housing Community Development	CDBG Eligible Areas	Demolition/Removal of Slum and Blight	CDBG: \$300,000	Housing Code Enforcement/Foreclosed Property Care: 1000 Household Housing Unit
5	Waterline Replacement Objective	2015	2019	Non-Housing Community Development	CDBG Eligible Areas	Public Improvements Infrastructure	CDBG: \$500,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 2050 Persons Assisted
6	Handicapped Ramps Objective	2015	2019	Non-Housing Community Development	Citywide	Public Improvements Infrastructure	CDBG: \$550,000	Other: 150 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	Christmas in Action Objective	2015	2019	Affordable Housing	Citywide	Housing Rehabilitation and Reconstruction Emergency Home Repairs	CDBG: \$342,500	Homeowner Housing Rehabilitated: 50 Household Housing Unit
8	Women's Shelter Improvement Objective	2015	2019	Non-Housing Community Development	Citywide	Domestic Violence/Child Abuse Public Improvements Domestic Violence Shelters	CDBG: \$79,765	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 300 Persons Assisted
9	Early Head Start Center Improvements Objective	2015	2019	Non-Housing Community Development	Citywide	Child Care Services Public and Community Facilities Public Improvements	CDBG: \$32,500	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 32 Persons Assisted
10	Childcare Services Objective	2015	2019	Non-Housing Community Development	Citywide	Child Care Services	CDBG: \$569,870	Public service activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted
11	Senior Services Objective	2015	2019	Non-Homeless Special Needs	Citywide	Senior Services Meals/Food Pantry/Meals on Wheels	CDBG: \$244,230	Public service activities other than Low/Moderate Income Housing Benefit: 2250 Persons Assisted
12	City Minor Home Repair Objective	2015	2019	Affordable Housing	Citywide	Housing Rehabilitation and Reconstruction Emergency Home Repairs	CDBG: \$425,000	Homeowner Housing Rehabilitated: 75 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
13	Emergency Homeowner Rehab Objective	2015	2019	Affordable Housing	Citywide	Emergency Home Repairs	CDBG: \$500,000	Homeowner Housing Rehabilitated: 50 Household Housing Unit
14	Homebuyer Assistance with Repair Objective	2015	2019	Affordable Housing	Citywide	Housing Assistance	HOME: \$513,845	Direct Financial Assistance to Homebuyers: 50 Households Assisted
15	Habitat Homebuyer Assistance Objective	2015	2019	Affordable Housing	Citywide	Housing Assistance	HOME: \$337,500	Direct Financial Assistance to Homebuyers: 25 Households Assisted
16	CHDO Objective	2015	2019	Affordable Housing	Citywide	Housing Development	HOME: \$181,350	Homeowner Housing Added: 25 Household Housing Unit

Table 53 – Goals Summary

Goal Descriptions

1	Goal Name	Administration Objective
	Goal Description	<p>Goal: Plan, Monitor and Administer Entitlement Grant Programs. Evaluate upcoming needs related to affordable housing, non-housing community development needs including community, public and park facilities; public services and the non-homeless special needs populations.</p> <p>Objective 1: Continue to Plan, Monitor and Administer Entitlement Grant Programs and insure compliance with Federal Regulations.</p> <p>Strategy 1.1: Program Administration: General administration, staffing and equipment; and develop, administer, revise, implement and evaluate the day-to-day operation of entitlement programs. Activities include program design; develop Annual Plans and grant administration; Sub recipient compliance monitoring, program outreach, public relations and training; environmental review and labor standards.</p> <p>Performance Goal 1: \$217,094 CDBG Funding allocated 1st Year for General Administration; A maximum of 20% of the CDBG Entitlement will be allocated each of the additional 4 annual plan years.</p> <p>Performance Goal 2: \$24,179 HOME Funding allocated 1st Year for General Administration; A maximum of 10% of the HOME Entitlement will be allocated each of the additional 4 annual plan years.</p>

2	Goal Name	Parks Objective
	Goal Description	<p>Goal: Improve living conditions in Wichita Falls by addressing non-housing community development needs over a five year period.</p> <p>Objective 1: Support improvement of infrastructure, information systems and technology, parks and recreation facilities, demolition of substandard structures, community facilities and public facilities in CDBG eligible census tracts.</p> <p>Strategy 1.1: Support the improvement to public facilities in low and moderate income census tracts.</p> <p>Performance Goal 1: \$19,000 in CDBG Funding allocated 1st Year to provide funding for shelter upgrade (electrical improvements and construct handicapped ramps) and to install new handicapped restroom in one public/community facilities – Bridwell Park – located in a low to moderate income neighborhood. Approximately 1,500 low to moderate income persons served. CDBG funds allocated each of the additional 4 annual plan periods as needed and if funds are available.</p> <p>Performance Goal 2: \$22,000 in CDBG Funding allocated 1st Year to provide funding for installation of new park benches and to install new handicapped restroom in one public/community facilities – Lynnwood Park East -located in a low to moderate income neighborhood. Approximately 1,500 low to moderate income persons served. CDBG funds allocated each of the additional annual plan year as needed and if funds are available.</p>

3	Goal Name	Demolition Objective
	Goal Description	<p>Goal: Improve living conditions in Wichita Falls by addressing non-housing community development needs over a five year period.</p> <p>Objective 1: Support improvement of infrastructure, information systems and technology, parks and recreation facilities, demolition of substandard structures, community facilities and public facilities in CDBG eligible census tracts.</p> <p>Strategy 1.2: Support the demolition of substandard and hazardous structures and removal of slum and blighted conditions in low and moderate income census tracts.</p> <p>Performance Goal: \$218,606 in CDBG funding allocated 1st Year to provide for demolition – funding to demolish substandard and hazardous structures - in support of low to moderate income neighborhoods. Approximately 35 structures demolished in low to moderate areas. \$800,000 in CDBG funds allocated for the remaining annual plan years, \$200,000 for each additional annual plan years as needed and if funds are available.</p>
4	Goal Name	Code Enforcement Objective
	Goal Description	<p>Goal: Improve living conditions in Wichita Falls by addressing non-housing community development needs over a five year period.</p> <p>Objective 1: Support improvement of infrastructure, information systems and technology, parks and recreation facilities, demolition of substandard structures, community facilities and public facilities in CDBG eligible census tracts.</p> <p>Strategy 1.3: Provide Code Enforcement operational cost for code enforcement activities and inspectors providing inspections and enforcement of building codes to prevent slum and blighted conditions in low and moderate income census tracts.</p> <p>Performance Goal: \$60,000 in CDBG funding allocated 1st Year to provide for code enforcement operations in support of low to moderate income neighborhoods. Approximately 200 structures addressed in low to moderate areas. \$240,000 in CDBG funds allocated for the remaining annual plan years, \$60,000 for each additional annual plan years as needed and if funds are available.</p>

5	Goal Name	Waterline Replacement Objective
	Goal Description	<p>Goal: Improve living conditions in Wichita Falls by addressing non-housing community development needs over a five year period.</p> <p>Objective 1: Support improvement of infrastructure, information systems and technology, parks and recreation facilities, demolition of substandard structures, community facilities and public facilities in CDBG eligible census tracts.</p> <p>Strategy 1.4: Support the improvement of infrastructure and waterline replacement Improvements in low and moderate income census tracts. Benefit – Low/Mod Income Individuals.</p> <p>Performance Goal: Funds will be used to replace failing waterlines in CDBG eligible areas of the City. \$100,000 CDBG funds will be allocated for the 1st year, approximately 410 persons served. Estimated \$400,000 in CDBG Funds allocated for the remaining 4 annual action plan years, (\$100,000 each of the 4 remaining years for a minimum benefit to 410 individuals / households).</p>
6	Goal Name	Handicapped Ramps Objective
	Goal Description	<p>Goal: Improve living conditions in Wichita Falls by addressing non-housing community development needs over a five year period.</p> <p>Objective 1: Support improvement of infrastructure, information systems and technology, parks and recreation facilities, demolition of substandard structures, community facilities and public facilities in CDBG eligible census tracts.</p> <p>Strategy 1.5: Support the improvement of infrastructure and accessibility in low and moderate income census tracts. Benefit – Low/Mod Income Individuals.</p> <p>Performance Goal: Funds will be used to train concrete crews – Public Works and Street Crews - through the installation of handicapped ramps from street to sidewalk – approximately 30 ramps will be installed in CDBG eligible areas of the City. \$110,000 in CDBG funds will be allocated for the 1st year. Estimated \$440,000 in CDBG Funds allocated for the remaining 4 annual action plan years, (\$110,000 each of the 4 remaining years for 30 ramps annually.</p>

7	Goal Name	Christmas in Action Objective
	Goal Description	<p>Goal: Improve living conditions in Wichita Falls by addressing non-housing community development needs over a five year period.</p> <p>Objective 1: Support improvement of infrastructure, information systems and technology, parks and recreation facilities, demolition of substandard structures, community facilities and public facilities in CDBG eligible census tracts.</p> <p>Strategy 1.6: Minor Home Repair – funding will provide minor home repair to low and moderate income elderly and disabled individuals / homeowners.</p> <p>Performance Goal: \$68,500 in CDBG Funding allocated 1st Year – funding provided to Christmas in Action Program to home repairs to low and moderate income elderly and disabled persons/homeowners at 80% or below the median income. Approximately 10 persons / households served the 1st year - CDBG funding will be allocated as needed and as funds become available for the remaining 4 Annual Plan Years.</p>
8	Goal Name	Women's Shelter Improvement Objective
	Goal Description	<p>Goal: Improve living conditions in Wichita Falls by addressing non-housing community development needs over a five year period.</p> <p>Objective 1: Support improvement of infrastructure, information systems and technology, parks and recreation facilities, demolition of substandard structures, community facilities and public facilities in CDBG eligible census tracts.</p> <p>Strategy 1.7: Security Systems upgrades – funds will be used to provide replacement of outdated security system in a battered women's shelter supporting low to moderate persons at 80% or below the median income within the City of Wichita Falls.</p> <p>Performance Goal: \$15,953 in CDBG Funding allocated 1st Year – funding allocated to First Step Inc. to provide for replacement of outdated security system in a battered women's shelter. Benefits one community/public facility serving 300 low/moderate persons. CDBG funds will be allocated for the remaining 4 annual action plan years as needed and as funds become available.</p>

9	Goal Name	Early Head Start Center Improvements Objective
	Goal Description	<p>Goal: Improve living conditions in Wichita Falls by addressing non-housing community development needs over a five year period.</p> <p>Objective 1: Support improvement of infrastructure, information systems and technology, parks and recreation facilities, demolition of substandard structures, community facilities and public facilities in CDBG eligible census tracts.</p> <p>Strategy 1.8: Community Facilities Upgrade – Funds will be used to provide upgrades to a community facility providing early head start services to children who are low to moderate income at 80% or below the median income, within the City of Wichita Falls.</p> <p>Performance Goal 1.8: \$6,500 in CDBG Funding allocated 1st Year – funding provided for replacement and installation of an awning at the entrance to an early head start community facility – Benefit to one community facility serving 32 children the 1st year. CDBG funding will be allocated for the remaining Annual Plan Years as needed and as funds become available.</p>
10	Goal Name	Childcare Services Objective
	Goal Description	<p>Goal: Improve living conditions in by addressing non-housing community development for special needs populations over a five year period.</p> <p>Objective 1: Address community needs through community-based public service programs.</p> <p>Strategy 1.1: Childcare Services – funds will be used to provide childcare services supporting low to moderate persons at 80% or below the median income within the City of Wichita Falls.</p> <p>Performance Goal: \$113,974 in CDBG Funding allocated 1st Year – funding allocated to Childcare Inc. to provide subsidies to working families to pay for childcare. Benefits 100 unduplicated low moderate children / persons. CDBG funds will be allocated for the remaining 4 annual action plan years as needed and as funds become available.</p>

11	Goal Name	Senior Services Objective
	Goal Description	<p>Goal: Improve living conditions in by addressing non-housing community development for special needs populations over a five year period.</p> <p>Objective 1: Address community needs through community-based public service programs.</p> <p>Strategy 1.2: Senior Services – funds will be used to provide senior services supporting low to moderate persons at 80% or below the median income within the City of Wichita Falls.</p> <p>Performance Goal: \$48,846 in CDBG Funding allocated 1st Year – funding allocated to Senior Citizens Service of North Texas to provide meals on wheels program services to seniors. Benefits 450 unduplicated low moderate persons. CDBG funds will be allocated for the remaining 4 annual action plan years as needed and as funds become available.</p>
12	Goal Name	City Minor Home Repair Objective
	Goal Description	<p>Goal: Improve the condition and availability of affordable housing over a five-year period.</p> <p>Objective 1: Improve the condition of housing for low-income homeowners.</p> <p>Strategy 1.1: Minor Homeowner Rehabilitation - Provide grants to low/mod income homeowners for minor repairs. Benefit – Low/mod income households.</p> <p>Performance Goal: \$85,000 in CDBG Funds allocated for the 1st Year to assist 15 homes - assistance provided under the city operated housing rehabilitation program. \$340,00 allocated for 60 homes for the remaining 4 annual plan years (\$85,000 to assist 15 homes annually each of the remaining 4 years); funding will be allocated as needed and as funds become available for the remaining 4 Years.</p>

13	Goal Name	Emergency Homeowner Rehab Objective
	Goal Description	<p>Goal: Improve the condition and availability of affordable housing over a five-year period.</p> <p>Objective 1: Improve the condition of housing for low-income homeowners.</p> <p>Strategy 1.2: Emergency Homeowner Rehabilitation - Provide grants to low/mod income homeowners for emergency repairs. Benefit – Low/mod income households.</p> <p>Performance Goal 1: \$60,000 in CDBG Funds allocated for the 1st Year to assist 10 homes - assistance provided under the city operated housing rehabilitation program. \$240,000 allocated for 40 homes for the remaining 4 annual plan years (\$60,000 to assist 10 homes annually each of the remaining 4 years); funding will be allocated as needed and as funds become available for the remaining 4 Years.</p> <p>Performance Goal 2: \$40,000 in CDBG Funds allocated for the 1st Year for program delivery cost associated with the housing rehabilitation programs. \$160,000 allocated for the remaining 4 annual plan years (\$40,000 annually each of the remaining 4 years); funding will be allocated as needed and as funds become available for the remaining 4 Annual Plan Years.</p>
14	Goal Name	Homebuyer Assistance with Repair Objective
	Goal Description	<p>Goal: Improve the condition and availability of affordable housing over a five-year period.</p> <p>Objective 2: Increase the viability for potential homeownership opportunities.</p> <p>Strategy 2.1: First Time Homebuyer Program with Minor Repairs - Provide eligible homebuyers at or below 80% MFI principle reduction, acquisition, down payment and closing cost assistance and minor repair cost. Benefit Low and Moderate Income Households.</p> <p>Performance Goal: \$113,845 in HOME Program funds allocated 1st Year to provide eligible homebuyers at or below 80% MFI principle reduction, acquisition, down payment and closing cost assistance and minor repair cost. 10 Households / Units assisted the 1st Annual Plan Year. \$400,000 allocated for the remaining 4 Annual Plan Years to assist 40 low and moderate income households (\$100,000 in HOME Funds to assist 10 low and moderate income households each of the additional 4 annual plan periods.)</p>

15	Goal Name	Habitat Homebuyer Assistance Objective
	Goal Description	<p>Goal: Improve the condition and availability of affordable housing over a five-year period.</p> <p>Objective 2: Increase the viability for potential homeownership opportunities.</p> <p>Strategy 2.2: Affordable Housing Program - Provide eligible homebuyers at or below 80% MFI mortgage buy down assistance for purchase of a home. Benefit Low and Moderate Income Households.</p> <p>Performance Goal: \$67,500 in HOME Program funds allocated 1st Year - to Habitat for Humanities to provide eligible homebuyers at or below 80% MFI mortgage buy down assistance. 5 Households / Units assisted the 1st Annual Plan Year. \$270,000 allocated for the remaining 4 Annual Plan Years to assist 20 low and moderate income households / units, (\$67,500 in HOME Funds to assist 5 low and moderate income households / units each of the additional 4 annual plan periods.)</p>
16	Goal Name	CHDO Objective
	Goal Description	<p>Goal: Improve the condition and availability of affordable housing over a five-year period.</p> <p>Objective 3: Increase the supply of affordable housing for homeownership opportunities.</p> <p>Strategy 3.1: CHDO Set – Aside – Provide CHDO funding to eligible CHDO (15% HOME Set Aside) to provide development cost for new units at or below 80% MFI. Benefit Low and Moderate Income Households.</p> <p>Performance Goal: \$36,270 in HOME Program funds allocated for CHDO Set aside in 1st Year for one new home. \$145,080 allocated for the remaining 4 Annual Plan Years (\$36,270 in HOME Funds for CHDO set aside to assist low and moderate income households each of the additional 4 annual plan periods.</p>

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

Over the course of the five-year Strategic Plan, the following housing production goals are anticipated:

- 50 minor home repairs through Christmas in Action,

- 75 minor home repairs through the City's Minor Home Repair Program,
- 50 emergency home repairs for homeowners,
- 50 homebuyers assisted through the First Time Homebuyer Program,
- 25 homebuyers assisted with mortgage reduction through Habitat for Humanity, and
- 25 new homes constructed through the CHDO Set-Aside.

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

Wichita Falls Housing Authority projects meet accessible unit requirements.

Activities to Increase Resident Involvements

Residents are involved with management and operations of the public housing developments through participation on resident councils. The PHA looks for opportunities to hire residents for contract work through its Section 3 obligations.

Is the public housing agency designated as troubled under 24 CFR part 902?

No

Plan to remove the ‘troubled’ designation

NA

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

There are no known public policy barriers to affordable housing and residential investment. Some market impediments do exist that complicate the production of affordable housing, such as construction costs and land values, but the City has no control over these influences.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

NA

SP-60 Homelessness Strategy – 91.215(d)

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The first homelessness objective provides that City staff continue its work with the Wichita Falls/Wise, Palo Pinto, Wichita, Archer Counties Continuum of Care, the local coalition that organizes the Continuum of Care and submits grant applications for homeless initiatives. The coalition also conducts yearly point-in-time counts of the homeless and conducts a bi-yearly survey of the homeless. City staff participates in the counts and surveys. The point-in-time counts and the surveys work to reach out to homeless persons, including unsheltered persons, and assess individual and family needs, contributing to the consultation brought to the Consolidated Plan forums and survey from which priorities are formed.

Addressing the emergency and transitional housing needs of homeless persons

The City does not provide federal funding for shelter activities. Local organizations are working to find ways to finance the development of more shelter space, but funding is limited.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

No funding is proposed in the Strategic Plan to address issues relating to homelessness. The City supports the efforts of the Continuum of Care to address homelessness issues through their funding venues.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

No funding is proposed in the Strategic Plan to address issues relating to homelessness. The City supports the efforts of the Continuum of Care to address homelessness issues through their funding venues.

SP-65 Lead based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

Goal: Increase the inventory of lead safe housing units.

Strategies:

- Continue to meet HUD lead-based paint abatement standards in housing rehabilitation programs.
- Expand the stock of lead safe housing units through housing initiatives.
- Obtain training for program staff on lead hazard evaluation and reduction
- Establish working relationships with lead professionals and key partners, such as risk assessors and clearance technicians, public health departments, and HUD lead grantees.
- Create procedures for determining when it is more cost effective to presume that lead hazard are present, and when it makes sense to evaluate a property.

How are the actions listed above related to the extent of lead poisoning and hazards?

The effectiveness of the programs operated by Wichita Falls work through the City's housing rehabilitation programs. These programs target some of the oldest housing stock in the city, which is typically in the worst condition and most likely to have lead-based paint hazards. To the extent that lead-based paint hazards are found in the older housing stock, these programs address the issue directly.

How are the actions listed above integrated into housing policies and procedures?

Wichita Falls currently performs visual inspections of housing units included in their housing programs. Where defective paint is observed, surfaces are prepped and repainted, following abatement guidelines provided by HUD. All rehabilitation and down-payment assistance programs include provisions requiring that all painted surfaces be in good condition.

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

Several of the City's Consolidated Plan goals and objectives address issues related to poverty and assisting those who fall below the poverty level. Examples include:

- Address non-housing community development for special needs populations through public service programs;
- Programs targeting youth, providing education enrichment and job preparedness activities,
- Food and nutrition programs offered to seniors; and
- Continue to collaborate with homeless providers to support Continuum of Care services.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

Activities to reduce the number of poverty-level families will center around strengthening existing collaborations and seeking new ways to partner with agencies and organizations that work directly with poverty-level households to provide intervention and assistance services. Such services may include but are not limited to: counseling, substance abuse, mental health treatment, health services, adult education and job re/training, employment assistance, financial management and credit counseling, parenting programs, after-school and day care assistance programs, and interim cash assistance programs with respect to paying for food, shelter and utility bills.

The City will continue to notify such agencies of funding opportunities to enable them to continue providing and/or expanding their services.

Given the City's limited financial resources and that the majority of factors affecting a family's poverty-level status are typically beyond the control of City policies, the extent to which the proposed strategies will reduce and/or assist in reducing the number of poverty-level families is difficult to gauge. In the coming future, the Community Development Department will work with the community to address deficiencies and attempt to measure the impact of the CDBG and HOME programs in reducing and/or preventing poverty.

SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

To ensure accountability of public funds and a timely progression toward Consolidated Plan goals, the City of Wichita Falls follows a comprehensive monitoring plan. Each goal undertaken will require different approaches to ensure adequate quality control and to demonstrate compliance with applicable Federal rules. The essential elements of this monitoring plan are the promotion of accountability, the establishment of quality standards, and the maintenance of accurate and complete records. These activities will provide a reasonable test for program or contract compliance.

For applicable construction related projects, the City will monitor compliance with the Davis-Bacon Act and other federal labor standards and regulations. Pre-construction conferences are held with contractors to explain federal requirements applicable to the project. The HUD Debarred Contractors List is referenced for the eligibility of contractors when construction, renovation, and repair activities are undertaken. Weekly payroll reports of employee wage records and payments will be monitored. On-site employee interviews will be conducted as appropriate to verify compliance and target contractors with suspected problems.

Generally, the monitoring of nonprofits will be to account for eligible expenditure of funds and that the recipient or beneficiary of assistance provided by one or more Consolidated Plan activities is classified as an eligible person or household. An important aspect of this monitoring plan will be to ensure the accountability and compliance of other agencies and organizations undertaking Consolidated Plan activities with federal funds received through the City of Wichita Falls. The City will require compliance with all applicable federal program requirements as well as ensure the appropriate expenditure of funds.

In addition to the initial on-site inspection assessment that is performed in acquisition activities, owner-occupied housing minor and emergency repair grant projects will be monitored on-site during construction to ensure quality control, compliance with federal and local property standards, lead-based paint regulatory compliance, and homeowner satisfaction. FTHB Program for acquisition assistance undergoes an initial inspection with a write-up and a final inspection when any required repairs are performed to insure the property meets federal and local standards and codes. Participant eligibility will be randomly audited.

Public service activities will be monitored to ensure that participants are low or moderate income or fall within a presumed benefit class. Subrecipients are monitored for compliance with contract provisions and applicable HUD regulations. Neighborhood Resources staff will conduct on-site visits to ensure compliance with regulations, maintenance of accurate records, and proper use of federal funds.

Expected Resources

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

Wichita Falls receives funding from two federal grant programs, the Community Development Block Grant Program and the HOME Investment Partnership. These two grant programs combined will bring \$1,327,267 into the city to support affordable housing, homeless, and community development programs and projects in the first program year.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,085,473	0	100,000	1,185,473	4,341,892	Expected amount for remainder of Con Plan equals the Year 1 Annual Allocation times four.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	241,794	0	0	241,794	967,176	Expected amount for remainder of Con Plan equals the Year 1 Annual Allocation times four.

Table 54 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

Matching requirements for the HOME Program will be met through waived fees, donated professional services, donated materials, and volunteer labor according to programmatic aspects of the particular activities funded.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

None currently identified. The City will continue to evaluate opportunities to use public lands for future development.

Discussion

The City has programmed approximately \$1.4 million from the CDBG and HOME programs for the FY 2015 program year. This sum included the annual allocation, program income, and reprogrammed funds from previous program years. These funds will be used to operate a range of private and public services as described later in the Annual Action Plan.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Adminstration Objective	2015	2019	Administration	Citywide	Administration	CDBG: \$217,094 HOME: \$24,179	Other: 1 Other
2	Parks Objective	2015	2019	Non-Housing Community Development	CDBG Eligible Areas	Parks and Recreation Facilities	CDBG: \$41,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 3000 Persons Assisted
3	Demolition Objective	2015	2019	Non-Housing Community Development	CDBG Eligible Areas	Demolition/Removal of Slum and Blight	CDBG: \$218,606	Buildings Demolished: 35 Buildings
4	Code Enforcement Objective	2015	2019	Non-Housing Community Development	CDBG Eligible Areas	Demolition/Removal of Slum and Blight	CDBG: \$60,000	Housing Code Enforcement/Foreclosed Property Care: 200 Household Housing Unit
5	Waterline Replacement Objective	2015	2019	Non-Housing Community Development	CDBG Eligible Areas	Public Improvements Infrastructure	CDBG: \$100,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 110 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Handicapped Ramps Objective	2015	2019	Non-Housing Community Development	Citywide	Public Improvements Infrastructure	CDBG: \$110,000	Other: 30 Other
7	Christmas in Action Objective	2015	2019	Affordable Housing	Citywide	Housing Rehabilitation and Reconstruction Emergency Home Repairs	CDBG: \$68,500	Homeowner Housing Rehabilitated: 10 Household Housing Unit
8	Women's Shelter Improvement Objective	2015	2019	Non-Housing Community Development	Citywide	Public and Community Facilities Public Improvements Domestic Violence Shelters	CDBG: \$15,953	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 300 Persons Assisted
9	Early Head Start Center Improvements Objective	2015	2019	Non-Housing Community Development	Citywide	Child Care Services Public and Community Facilities Public Improvements	CDBG: \$6,500	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 32 Persons Assisted
10	Childcare Services Objective	2015	2019	Non-Housing Community Development	Citywide	Child Care Services	CDBG: \$113,974	Public service activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted
11	Senior Services Objective	2015	2019	Non-Homeless Special Needs	Citywide	Senior Services Meals/Food Pantry/Meals on Wheels	CDBG: \$48,846	Public service activities other than Low/Moderate Income Housing Benefit: 450 Persons Assisted
12	City Minor Home Repair Objective	2015	2019	Affordable Housing	Citywide	Housing Rehabilitation and Reconstruction	CDBG: \$85,000	Homeowner Housing Rehabilitated: 15 Household Housing Unit
13	Emergency Homeowner Rehab Objective	2015	2019	Affordable Housing	Citywide	Emergency Home Repairs	CDBG: \$60,000	Homeowner Housing Rehabilitated: 10 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
14	Homebuyer Assistance with Repair Objective	2015	2019	Affordable Housing	Citywide	Housing Assistance	HOME: \$113,845	Direct Financial Assistance to Homebuyers: 10 Households Assisted
15	Habitat Homebuyer Assistance Objective	2015	2019	Affordable Housing	Citywide	Housing Assistance	HOME: \$67,500	Direct Financial Assistance to Homebuyers: 5 Households Assisted
16	CHDO Objective	2015	2019	Affordable Housing	Citywide	Housing Development	HOME: \$36,270	Homeowner Housing Added: 5 Household Housing Unit

Table 55 – Goals Summary

Goal Descriptions

1	Goal Name	Adminstration Objective
	Goal Description	Program Administration: General administration, staffing and equipment; and develop, administer, revise, implement and evaluate the day-to-day operation of entitlement programs. Activities include program design; develop Annual Plans and grant administration; Sub recipient compliance monitoring, program outreach, public relations and training; environmental review and labor standards.
2	Goal Name	Parks Objective
	Goal Description	Support the improvement to public facilities in low and moderate income census tracts.
3	Goal Name	Demolition Objective
	Goal Description	Support the demolition of substandard and hazardous structures and removal of slum and blighted conditions in low and moderate income census tracts.

4	Goal Name	Code Enforcement Objective
	Goal Description	Provide Code Enforcement operational cost for code enforcement activities and inspectors providing inspections and enforcement of building codes to prevent slum and blighted conditions in low and moderate income census tracts.
5	Goal Name	Waterline Replacement Objective
	Goal Description	Support the improvement of infrastructure and waterline replacement Improvements in low and moderate income census tracts. Benefit – Low/Mod Income Individuals.
6	Goal Name	Handicapped Ramps Objective
	Goal Description	Support the improvement of infrastructure and accessibility in low and moderate income census tracts.
7	Goal Name	Christmas in Action Objective
	Goal Description	Minor Home Repair – funding will provide minor home repair to low and moderate income elderly and disabled individuals / homeowners.
8	Goal Name	Women's Shelter Improvement Objective
	Goal Description	Security Systems upgrades – funds will be used to provide replacement of outdated security system in a battered women's shelter supporting low to moderate persons at 80% or below the median income within the City of Wichita Falls.
9	Goal Name	Early Head Start Center Improvements Objective
	Goal Description	Community Facilities Upgrade – Funds will be used to provide upgrades to a community facility providing early head start services to children who are low to moderate income at 80% or below the median income, within the City of Wichita Falls.
10	Goal Name	Childcare Services Objective
	Goal Description	Childcare Services – funds will be used to provide childcare services supporting low to moderate persons at 80% or below the median income within the City of Wichita Falls.
11	Goal Name	Senior Services Objective
	Goal Description	Senior Services – funds will be used to provide senior services supporting low to moderate persons at 80% or below the median income within the City of Wichita Falls.

12	Goal Name	City Minor Home Repair Objective
	Goal Description	Minor Homeowner Rehabilitation - Provide grants to low/mod income homeowners for minor repairs. Benefit – Low/mod income households.
13	Goal Name	Emergency Homeowner Rehab Objective
	Goal Description	Emergency Homeowner Rehabilitation - Provide grants to low/mod income homeowners for emergency repairs. Benefit – Low/mod income households.
14	Goal Name	Homebuyer Assistance with Repair Objective
	Goal Description	First Time Homebuyer Program with Minor Repairs - Provide eligible homebuyers at or below 80% MFI principle reduction, acquisition, down payment and closing cost assistance and minor repair cost. Benefit Low and Moderate Income Households.
15	Goal Name	Habitat Homebuyer Assistance Objective
	Goal Description	Affordable Housing Program - Provide eligible homebuyers at or below 80% MFI mortgage buy down assistance for purchase of a home. Benefit Low and Moderate Income Households.
16	Goal Name	CHDO Objective
	Goal Description	CHDO Set – Aside – Provide CHDO funding to eligible CHDO (15% HOME Set Aside) to provide development cost for new units at or below 80% MFI. Benefit Low and Moderate Income Households.

Projects

AP-35 Projects – 91.220(d)

Introduction

The following projects were developed by staff with consultation from non-profit service providers and community input through priorities established with involvement of the community survey.

Projects

#	Project Name
1	Child Care, Inc.
2	Senior Citizens Services of North
3	Christmas In Action
4	First Step, Inc.
5	Early Head Start
6	Building and Code Enforcement - Demolition
7	Code Enforcement
8	Public Works - Engineering
9	Public Works - Streets
10	Parks
11	Grant Administration
12	Minor Repair Program
13	Emergency Repair Program
14	CDBG Program Delivery Costs
15	First-Time Homebuyer Program with Minor Repair
16	Affordable Housing Program
17	CHDO Set-Aside
18	HOME Administration

Table 56 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

The projects listed above were selected from the total of project proposals received in accordance with their consistency with the priorities established through the Consolidated Plan forums and community survey process. These projects meet needs enumerated in the Needs Assessment and prioritization process to the extent that funding was available. Organizational competencies were also considered when selecting one project over another, leaning toward those organizations with long-standing histories of successful project management.

AP-38 Project Summary
Project Summary Information

1	Project Name	Child Care, Inc.
	Target Area	Citywide
	Goals Supported	Childcare Services Objective
	Needs Addressed	Child Care Services
	Funding	CDBG: \$113,974
	Description	Child care subsidies to benefit low-mod income working families.
	Target Date	9/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 100 low- to moderate-income children will benefit from the proposed activities.
	Location Description	1000 Lamar St Rm 432 Wichita Falls, TX 76301-3486
	Planned Activities	Child care subsidies to benefit low-mod income working families.
2	Project Name	Senior Citizens Services of North
	Target Area	Citywide
	Goals Supported	Senior Services Objective
	Needs Addressed	Senior Services Meals/Food Pantry/Meals on Wheels
	Funding	CDBG: \$48,846
	Description	Meals on Wheels Program to assist with nutritional needs of elderly & handicapped.
	Target Date	9/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 450 low- to moderate-income seniors will benefit from the proposed activities.
	Location Description	1008 Burnett St Wichita Falls, TX
	Planned Activities	Meals on Wheels Program to assist with nutritional needs of elderly & handicapped.
3	Project Name	Christmas In Action
	Target Area	Citywide

	Goals Supported	Christmas in Action Objective
	Needs Addressed	Housing Rehabilitation and Reconstruction Emergency Home Repairs
	Funding	CDBG: \$68,500
	Description	Minor home repair for low-mod income elderly and disabled.
	Target Date	9/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 10 low- to moderate-income homeowners will benefit from the proposed activities.
	Location Description	1113 Sheppard Access Rd, Wichita Falls, TX 76306
	Planned Activities	Minor home repair for low-mod income elderly and disabled.
4	Project Name	First Step, Inc.
	Target Area	Citywide
	Goals Supported	Women's Shelter Improvement Objective
	Needs Addressed	Domestic Violence/Child Abuse Public and Community Facilities Public Improvements
	Funding	CDBG: \$15,953
	Description	Replacement of outdated security system in a battered victims shelter.
	Target Date	9/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 300 low- to moderate-income victims of domestic violence will benefit from the proposed activities.
	Location Description	Address not to be revealed for security reasons.
	Planned Activities	Replacement of outdated security system in a battered victims shelter.
5	Project Name	Early Head Start
	Target Area	Citywide
	Goals Supported	Early Head Start Center Improvements Objective
	Needs Addressed	Child Care Services Public and Community Facilities Public Improvements

	Funding	CDBG: \$6,500
	Description	Installation of an awning at the entrance to an early childhood education facility serving low-mod families.
	Target Date	9/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 32 low- to moderate-children will benefit from the proposed activities.
	Location Description	500 Flood St Wichita Falls, TX
	Planned Activities	Installation of an awning at the entrance to an early childhood education facility serving low-mod families.
6	Project Name	Building and Code Enforcement - Demolition
	Target Area	CDBG Eligible Areas
	Goals Supported	Demolition Objective
	Needs Addressed	Demolition/Removal of Slum and Blight
	Funding	CDBG: \$218,606
	Description	Demolition and clearance of hazardous structures on a spot basis.
	Target Date	9/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 35 dilapidated building will be removed.
	Location Description	Various locations in CDBG eligible areas.
	Planned Activities	Demolition and clearance of hazardous structures on a spot basis.
7	Project Name	Code Enforcement
	Target Area	CDBG Eligible Areas
	Goals Supported	Code Enforcement Objective
	Needs Addressed	Demolition/Removal of Slum and Blight
	Funding	CDBG: \$60,000
	Description	Administrative & operational costs for Code Enforcement activities.
	Target Date	9/30/2016

	Estimate the number and type of families that will benefit from the proposed activities	An estimated 200 code issues will be identified.
	Location Description	CDBG eligible neighborhoods around the city.
	Planned Activities	Administrative & operational costs for Code Enforcement activities.
8	Project Name	Public Works - Engineering
	Target Area	CDBG Eligible Areas
	Goals Supported	Waterline Replacement Objective
	Needs Addressed	Public Improvements Infrastructure
	Funding	CDBG: \$100,000
	Description	CDBG funding for replacement of approximately 750 linear feet of existing, failing 2½" galvanized and 6½" asbestos and cast iron waterlines with 6½" and 8½" PVC lines that service homes within the Eastside neighborhood along 500 & 600 blocks of Sullivan Street (from MLK to Cleveland Street) to improve water quality, dependability & delivery, and enhance fire protection capacity for the larger low-income neighborhood. Approximately 10 households will receive direct benefit. Additional sewer lines sections on adjacent streets in the immediate area may be added to the project subject to bid amounts received. This activity is a bid project for which the total authorized funding amount is \$100,000.
	Target Date	9/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 410 low- to moderate-income households will benefit from the proposed activities.
	Location Description	Eastside Neighborhood (500 & 600 Blocks of Sullivan Street) Census Tract / Block Group 0104.3)

	Planned Activities	CDBG funding for replacement of approximately 750 linear feet of existing, failing 2" galvanized and 6" asbestos and cast iron waterlines with 6" and 8" PVC lines that service homes within the Eastside neighborhood along 500 & 600 blocks of Sullivan Street (from MLK to Cleveland Street) to improve water quality, dependability & delivery, and enhance fire protection capacity for the larger low-income neighborhood. Approximately 10 households will receive direct benefit. Additional sewer lines sections on adjacent streets in the immediate area may be added to the project subject to bid amounts received. This activity is a bid project for which the total authorized funding amount is \$100,000.
9	Project Name	Public Works - Streets
	Target Area	Citywide
	Goals Supported	Handicapped Ramps Objective
	Needs Addressed	Public Improvements Infrastructure
	Funding	CDBG: \$110,000
	Description	CDBG Concrete Training Crew training through installation of handicapped ramps from street to sidewalk.
	Target Date	9/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 30 ramps will be provided.
	Location Description	Various locations throughout the city.
10	Planned Activities	CDBG Concrete Training Crew training through installation of handicapped ramps from street to sidewalk.
	Project Name	Parks
	Target Area	CDBG Eligible Areas
	Goals Supported	Parks Objective
	Needs Addressed	Parks and Recreation Facilities
	Funding	CDBG: \$41,000

	Description	Bridwell Park: Shelter upgrade (electrical improvements and construct handicapped ramps), install new handicapped restroom. \$19,000 Lynnwood Park East: Install new park benches, install new handicapped restroom. \$22,000
	Target Date	9/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 3000 low- to moderate-income individuals will benefit from the proposed activities.
	Location Description	Bridwell Park / 1200 Harrison / CT/BG's: 0108.1, 0107.1, 0107.2, 0107.3, 0110.2, 0110.3 Lynnwood East Park / 1515 Redfox / CT/BG 0132.5 Service Area
	Planned Activities	Bridwell Park: Shelter upgrade (electrical improvements and construct handicapped ramps), install new handicapped restroom. \$19,000 Lynnwood Park East: Install new park benches, install new handicapped restroom. \$22,000
11	Project Name	Grant Administration
	Target Area	Citywide
	Goals Supported	Administration Objective
	Needs Addressed	Administration
	Funding	CDBG: \$217,094
	Description	Operational & administrative costs for CDBG-eligible activities.
	Target Date	9/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	No direct benefit.
	Location Description	1300 7th Street Wichita Falls, TX 76301
	Planned Activities	Operational & administrative costs for CDBG-eligible activities.
12	Project Name	Minor Repair Program
	Target Area	Citywide
	Goals Supported	City Minor Home Repair Objective
	Needs Addressed	Housing Rehabilitation and Reconstruction

	Funding	CDBG: \$85,000
	Description	Minor home repair for low-income homeowners.
	Target Date	9/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 15 low-income homeowners will benefit from the proposed activities.
	Location Description	Various sites across the city.
	Planned Activities	Minor home repair for low-income homeowners.
13	Project Name	Emergency Repair Program
	Target Area	Citywide
	Goals Supported	Emergency Homeowner Rehab Objective
	Needs Addressed	Emergency Home Repairs
	Funding	CDBG: \$60,000
	Description	Immediate need minor home repair to address threat to health or safety for low-income homeowners.
	Target Date	9/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 10 low-income homeowners will benefit from the proposed activities.
	Location Description	Various locations across the city.
	Planned Activities	Immediate need minor home repair to address threat to health or safety for low-income homeowners.
14	Project Name	CDBG Program Delivery Costs
	Target Area	Citywide
	Goals Supported	Emergency Homeowner Rehab Objective
	Needs Addressed	Housing Rehabilitation and Reconstruction Emergency Home Repairs
	Funding	HOME: \$40,000
	Description	CDBG Program Delivery Costs for the Minor & Emergency Repair Programs.
	Target Date	9/30/2016

	Estimate the number and type of families that will benefit from the proposed activities	See benefit estimated for Minor Home Repair and Emergency Repair projects.
	Location Description	1300 7th Street Wichita Falls, TX 76301
	Planned Activities	CDBG Program Delivery Costs for the Minor & Emergency Repair Programs.
15	Project Name	First-Time Homebuyer Program with Minor Repair
	Target Area	Citywide
	Goals Supported	Homebuyer Assistance with Repair Objective
	Needs Addressed	Housing Assistance
	Funding	HOME: \$113,845
	Description	Acquisition costs for down payment, closing costs, principle reduction, minor repair.
	Target Date	9/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 10 homebuyers will benefit from the proposed activities.
	Location Description	Various locations across the city.
	Planned Activities	Acquisition costs for down payment, closing costs, principle reduction, minor repair.
16	Project Name	Affordable Housing Program
	Target Area	Citywide
	Goals Supported	Habitat Homebuyer Assistance Objective
	Needs Addressed	Housing Assistance
	Funding	HOME: \$67,500
	Description	Mortgage buy-down for low-mod income buyers of Habitat for Humanity (acting as a CHDO) newly-constructed homes.
	Target Date	9/30/2016

	Estimate the number and type of families that will benefit from the proposed activities	An estimated five low-income homebuyers will benefit from the proposed activities.
	Location Description	To be determined.
	Planned Activities	Mortgage buy-down for low-mod income buyers of Habitat for Humanity (acting as a CHDO) newly-constructed homes.
17	Project Name	CHDO Set-Aside
	Target Area	Citywide
	Goals Supported	CHDO Objective
	Needs Addressed	Housing Development
	Funding	HOME: \$36,270
	Description	Statutory 15% of Entitlement amount â€” developments costs in construction of new affordable single-family housing for low-mod income persons.
	Target Date	9/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	An estimated five low-income homebuyers will benefit from the proposed activities.
	Location Description	To be determined.
	Planned Activities	Statutory 15% of Entitlement amount – developments costs in construction of new affordable single-family housing for low-mod income persons.
18	Project Name	HOME Administration
	Target Area	Citywide
	Goals Supported	Adminstration Objective
	Needs Addressed	Administration
	Funding	HOME: \$24,179
	Description	Operational & Administrative Costs for HOME-eligible activities.
	Target Date	9/30/2016

	Estimate the number and type of families that will benefit from the proposed activities	No direct benefit.
	Location Description	1300 7th Street Wichita Falls, TX 76301
	Planned Activities	Operational & Administrative Costs for HOME-eligible activities.

AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

Much of the funding from the CDBG and HOME programs is available for use in any of the CDBG neighborhoods or citywide, depending on the specifics of the designated activities. Also, some funding is available according to individual benefit rather than area benefit. It is, therefore, difficult to provide reasonable projections of the distribution of funds by target area. The numbers below are strictly estimates based on experience.

Geographic Distribution

Target Area	Percentage of Funds
Citywide	63
CDBG Eligible Areas	37

Table 57 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The proposed allocation of funds is based on federal funding requirements for each formula-allocated grant. Areas of low to moderate-income concentration and certain areas of high minority concentration are targeted. Areas of low homeownership and deteriorating housing conditions were also considered in the targeting process.

Discussion

The distribution of funds by target area is projected to be primarily citywide due to use of funds for administrative, non-profit support, and individual benefit-oriented programmatic uses of the funds. The remaining funds are estimated to be spread through smaller CDBG-eligible areas.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The annual goals listed previously specify the following production numbers for housing assistance and for homelessness, non-homeless, and special needs populations.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	55
Special-Needs	0
Total	55

Table 58 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	5
Rehab of Existing Units	35
Acquisition of Existing Units	15
Total	55

Table 59 - One Year Goals for Affordable Housing by Support Type

Discussion

These figures relate to production targets specified in the annual goals for 2015. CDBG and HOME funding for these activities may target more households.

AP-60 Public Housing – 91.220(h)

Introduction

There are no plans to utilize CDBG funding for Wichita Falls Housing Authority activities in the next program year.

Actions planned during the next year to address the needs to public housing

There are no plans to utilize CDBG funding for Wichita Falls Housing Authority activities in the next program year.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

The Wichita Falls Housing Authority will continue to have resident councils at each housing development.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

NA

Discussion

There are no plans to utilize CDBG funding for Wichita Falls Housing Authority activities in the next program year.

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

The City of Wichita Falls is active in the Wichita Falls/Wise, Palo Pinto, Wichita, Archer Counties Continuum of Care, addressing issues related to homeless in the region. Funding for homeless projects and services are sources primarily through that process.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The Continuum of Care, the coalition of local homeless service agencies, conducts annual surveys of homeless individuals, including unsheltered persons. These surveys serve to help focus agency activities for the coming year, as well as provide documentation in response to HUD program requirements.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City of Wichita Falls has no plans that would impact the emergency shelter or transitional housing needs of homeless persons in the coming year.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

The City of Wichita Falls has no plans that would help homeless persons transition to permanent housing and independent living in the coming year.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

Homeless prevention is a major focus of the participants in the Continuum of Care. Agencies include homeless prevention as a support program in conjunction with the provision of shelter and other

support services.

Discussion

The participants in the Continuum of Care work closely together to meet the needs of homeless individuals and families through the continuum of services coordinated through the partnership.

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

There are no know public policy barriers to the production of affordable housing units in Wichita Falls.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

NA

Discussion:

NA

AP-85 Other Actions – 91.220(k)

Introduction:

The City currently provides a variety of services to the residents of Wichita Falls, some funded by CDBG and HOME allocations, with private, State, and City funding bringing additional assets to bear on these problems. Below are some of the actions currently performed by the City or under consideration for the future.

Actions planned to address obstacles to meeting underserved needs

The City will continue to look for new funding sources for programs to address underserved needs. Funding is the major obstacle in providing the services needed to focus on the vast variety of issues that prevent families from breaking out of poverty and from living in the best, most affordable housing possible.

Actions planned to foster and maintain affordable housing

The City will consider providing support for Tax Credit Projects for affordable housing development to expand multi-family rental development projects and homeownership opportunities when those projects are present for review. Additionally, acquisition, soft costs and site development funds will be used for affordable housing development. Consideration for additional funding will be given upon completion of the pre-development phase.

Actions planned to reduce lead-based paint hazards

- Continue to meet HUD lead-based paint abatement standards in housing rehabilitation programs.
- Seek funding as it becomes available to provide testing and abatement of lead-based paint hazards in single-family housing where young children are present.
- Expand the stock of lead safe housing units through housing initiatives.
- Seek funding as it becomes available to provide for testing, abatement, training, and educational awareness.

Actions planned to reduce the number of poverty-level families

The City will continue its efforts in conjunction with the Continuum of Care to reduce the number of poverty-level families through the development of services needed to assist those families with educational opportunities, job growth, and life skills training through the various social service agencies operating in the city.

Actions planned to develop institutional structure

- Work with non-profit organizations to address community needs and provide support to federal and non-federal funding initiatives.
- Work with private industry to address important issues that hamper housing and community development efforts.
- Identify opportunities to create private/public partnerships for project finance and development to leverage federal funds.

Actions planned to enhance coordination between public and private housing and social service agencies

The City will continue to coordinate planning activities with private housing and social service agencies, including participation in the Wichita Falls/Wise, Palo Pinto, Wichita, Archer Counties Continuum of Care meetings, development of the Continuum of Care, and enumeration of point-in-time and homeless surveys. City staff will also continue its participation in other coalitions and study groups as the opportunity arises.

Discussion:

These actions are primarily the continuation of what the City is currently doing in the various areas. No major obstacles in the institutional structure have been identified that need to be addressed. The City is also satisfied with its efforts to coordinate with private housing and social service agencies.

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(l)(1,2,4)

Introduction:

The following provides details on program specific requirements for each of the entitlement programs, Community Development Block Grant and HOME Investment Partnership.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(l)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	0

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	80.00%

HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(l)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

No other form of investment planned beyond those identified in Section 92.205.

The City will continue to support the many efforts of the non-profits and social service provider agencies in the community in their efforts to obtain funding from various sources for their programs.

Many of these organizations receive private donations to sustain their programs, and most apply for funding on the federal, state, and local level.

The availability of federal funds would enhance any of the listed programs and would mean that more services, and housing, could be provided. Because of the scarcity of any type of funding, the City has been working with various organizations to try to develop programs that would increase the leveraging capacity of federal funding mechanisms so that more money would be available for other needed endeavors. Better use of the existing resources is a main concern of everyone.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

Included in the FTHB application is a written agreement that includes a section titled "Notice Regarding Recapture Provisions of the FTHB Program." Buyers sign the form acknowledging they understand the repayment of assistance under certain conditions. Buyers are required to repay all or part of the HOME Program assistance if and when they cease to occupy the property as their primary principal residence during the 5-year or 10-year affordability period. If the assistance amount from the FTHB Program is less than \$15,000, the affordability period is 5 years and the assistance is forgiven at 20% on the anniversary date of the transfer of title for each year the FTHB occupies the house as their primary residence. If the assistance amount is greater than \$15,000, the affordability period is 10 years and the assistance is forgiven at 10% on the anniversary date of the transfer of title for each year the FTHB occupies the house as their primary residence. If a sale or foreclosure occurs, and proceeds do not allow for the full repayment amount, the repayment will be made from "net proceeds", defined as the amount remaining after repayment of the mortgage loan balance and payment of seller's closing costs.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

Included in the CHDO Affordable Housing Program (Habitat for Humanity) application is a written

agreement that includes a section titled "Notice Regarding Recapture Provisions of the CHDO Affordable Housing Program." Buyers sign the form acknowledging they understand the repayment of assistance under certain conditions. Buyers are required to repay all or part of the HOME Program assistance if and when they cease to occupy the property as their primary principal residence during the 5-year or 10-year affordability period. If the assistance amount from the CHDO Affordable Housing Program is less than \$15,000, the affordability period is 5 years and the assistance is forgiven at 20% on the anniversary date of the transfer of title for each year the buyer occupies the house as their primary residence. If the assistance amount is greater than \$15,000, the affordability period is 10 years and the assistance is forgiven at 10% on the anniversary date of the transfer of title for each year the buyer occupies the house as their primary residence. If a sale or foreclosure occurs, and proceeds do not allow for the full repayment amount, the repayment will be made from "net proceeds", defined as the amount remaining after repayment of the mortgage loan balance and payment of seller's closing costs.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

The City does not intend to use HOME funds to refinance existing debt secured by multifamily housing that is being rehabilitated with HOME funds. In addition, the funds will not be used to refinance multifamily loans made or insured by any federal program. The City is aware that HOME funds cannot be used to refinance multifamily loans made or insured by any federal program, including CDBG.

Discussion:

The City strives to meet all program specific requirements as detailed in the enabling legislation and program guidelines. City staff works with subgrantees to ensure that these requirements are met and oversees internal operations towards the same goal.

Appendix - Alternate/Local Data Sources